

No 136.

5 Cents.

# FAME AND FORTUNE STORIES OF BOYS WEEKLY. WHO MAKE OF BOYS MONEY.

## A WALL STREET MYSTERY; OR, THE BOY WHO BEAT THE SYNDICATE. *By A SELF-MADE MAN.*



The moment Art appeared a crowd of brokers, who had evidently been lying in wait for him outside, made a simultaneous rush for him. In an instant he was surrounded by the excited traders, all shouting to attract his attention.



# Fame and Fortune Weekly

## STORIES OF BOYS WHO MAKE MONEY

*Issued Weekly—By Subscription \$2.50 per year. Entered according to Act of Congress, in the year 1908, in the office of the Librarian of Congress, Washington, D. C., by Frank Tousey, Publisher, 24 Union Square, New York.*

No. 136.

NEW YORK, MAY 8, 1908.

PRICE 5 CENTS.

# A WALL STREET MYSTERY

OR,

## THE BOY WHO BEAT THE SYNDICATE

By A SELF-MADE MAN

### CHAPTER I.

#### THE NEW BROKER IN WALL STREET.

"Who is this Arthur Tuttle, banker and broker, do you know?" said Howard Golding, as he and a brother trader stopped and looked at a new gilt sign on the glass panel of the door of an office on the third floor of the Schuyler Building, where both of the gentlemen had their offices.

"No. I never heard of him before," replied William Fletcher.

"Seems to me he's a newcomer trying to break into Wall Street," went on Mr. Golding. "We must get acquainted with him, Fletcher. Times are dull, and it may be worth our while."

"If he's got any fleece worth trimming I shall be glad to know him. All's fish that comes into my net. Let's go in and introduce ourselves. If he's a stranger we are hardly likely to get a regular introduction to him."

"Kind of cheeky, don't you think, to butt in on a man you never saw before without some kind of a business excuse?"

"Oh, a good bluff will always go. Come on."

Mr. William Fletcher opened the door without the formality of knocking and led the way into a room fitted up with a couple of counting-room desks and other office appointments, a railing dividing the room into two parts, a stock indicator which at that moment was ticking merrily away, and several chairs for visitors.

A door, slightly ajar, pointed to an inner office.

There was nobody in the outer room but a neatly attired

youth of fourteen, with red hair and a tough-looking countenance, who was perched on a high stool at one of the desks industriously reading a nickel story paper.

He looked up as the two traders entered, slid off his perch, and coming from behind the railing, asked the visitors what he could do for them.

"Is Mr. Tuttle in?" asked Mr. Fletcher.

"Yes, sir. Want to see him?"

"Yes, we would like to see him."

"What name shall I tell him?"

"Mr. Fletcher and Mr. Golding."

The boy carried their names inside and they were invited to enter.

Fletcher and Golding were surprised to see a boy not over nineteen years of age seated at a fine mahogany desk by the window overlooking the court, or well, of the building.

He was smartly dressed, and had an alert and shrewd look on his handsome face.

"How do you do, gentlemen?" said the boy, genially. "Help yourselves to chairs, and then let me know how I can serve you."

"Are you Arthur Tuttle, banker and broker?" asked Fletcher, surprised to find the person they had called on was a boy.

"That's my name and business."

"Are you on the Curb?" asked the trader.

"I can't say that I am."

"Stranger to New York, aren't you?"

"Well, I'm not one of the oldest inhabitants," smiled the boy, enigmatically.



"Just opened up for business, I believe?"

Arthur Tuttle nodded.

"Well, we're members of the New York Stock Exchange, and our offices are on this floor. My name is William Fletcher, and this gentleman is Howard Golding. We were a bit curious to learn who the new tenant on our floor was, and that prompted this butting in on our part, which I hope you will accept in the spirit that prompted it."

"Happy to know you, gentlemen, and trust we may become better acquainted," said Arthur Tuttle, cheerfully.

The ice being broken, the three indulged in a very friendly chat, during which the two brokers tried to find out what they could about the new broker and banker, whose youthful appearance was a surprise to them.

Tuttle, while apparently quite frank, parried all their questions in the most skilful manner, and when they got up to go they knew no more about the antecedents and purposes of their young neighbor than they did when they entered his office.

He did not seem to be doing any business as yet, but that was not strange, as he was unknown in the Street, and had an uphill fight before him to establish himself.

Both traders agreed that he was a pleasant, entertaining young fellow, but a perfect sphinx, and the drawing of a double-pronged back molar seemed an easier job than getting anything out of him.

When they left, Arthur Tuttle resumed his study of a Wall Street daily, which was engaging his attention when they called.

Although the young broker showed a decided disinclination to giving out any information about himself, or explaining why he had set up for himself in the Schuyler Building, there is no reason why the reader should not know something about him.

Arthur Tuttle had been born and educated in the city of Chicago.

His father died when he was a year old, and his mother died when he reached his fifteenth year, consequently he was an orphan.

A year before his mother's death he entered the office of a well-known member of the Chicago Board of Trade, and remained with the house till the gentleman's death dissolved the business.

Tuttle had been considered by his employer as one of the smartest messengers in the business, and subsequently as one of his brightest and most progressive clerks.

Art was full of ambition and business sagacity.

He had the utmost confidence in himself, and felt that a successful future was before him.

With the first \$100 he saved he began speculating in grain in a modest way, and soon accumulated \$1,000.

Then he went into one deal that raised his capital to \$5,000.

Three months later he was worth twice that sum.

Although Chicago was his birthplace and stamping-grounds, and he had never been many miles from it, he was not entirely contented there.

The goal of his ambition was Wall Street, New York, and he determined to reach it some day.

The opportunity presented itself when the death of his employer threw him out of a position.

He could easily have gotten another had he tried, but

he decided to leave Chicago and start out for himself in New York.

He did not let this plan cool in his brain, but acted on it at once.

One morning he took the limited express for the East, and a week later his name was on the door of the small suite of offices in the Schuyler Building.

The news soon circulated among the clerks of that floor that there was a boy banker and broker in Rooms 80 and 81, and the fact excited their curiosity.

Most of them thought it was a good joke, and wondered how long the new tenant would hold out.

Some of them had caught a glimpse of Tuttle, and the youthfulness of his face made them laugh among themselves, and gave rise to many remarks which they thought witty.

Dan Bryant, Tuttle's red-headed office boy, overheard a bunch of these clerks making fun of his boss on the day that Fletcher and Goldman called, and reported the fact to Tuttle.

"That dude bookkeeper next door had the most to say," said Dan. "He's a fresh guy, and thinks a whole lot of himself. He said he was comin' in here to try and open an account with a nickel. He said that was the most he'd risk, for he was kind of afraid you'd bust up before he could draw his account out."

"What's that chap's name?" asked Tuttle.

"Clarence Stedman."

"I guess I saw him in the elevator the other day. He seems to be making a desperate effort to raise a mustache."

"It doesn't amount to much," grinned Dan. "He's got a chum named Henry Chadwick, who is margin clerk in the same office. This rooster asked me who you were, where you came from, how much money you had, and a whole lot of other questions."

"What did you tell him?"

"I told him you was a nephew of the President of the United States, that you came from Kalamazoo, was worth a million dollars, and that you expected to become the boss of the Street," chuckled Dan.

Tuttle said nothing, and Dan returned to his seat at the tall desk to begin a new boys' story he had bought when he was out to lunch.

His job was a sinecure at present, and he enjoyed it immensely.

An hour later the young broker returned from his own lunch.

"Stedman and Chadwick were in here looking for you just after you went out," said Dan.

"What did they want?"

"Stedman said he wanted to open an account with you." The eyes of the boy broker snapped.

"He said that, eh?"

"Yep."

"Did the other chap want to open an account, too?"

"He didn't say so. He grinned when Stedman stated his errand. They said they might be in to-morrow. They wanted to know your office hours."

Next day at half-past twelve Stedman, Chadwick and two other clerks walked into Tuttle's office, as sober as judges.



Dan, the office boy, was out, but Arthur, hearing the outer door open, walked out into the reception room.

He recognized Stedman at once, and he could tell by the air of his visitors that the bunch was there on a lark.

"What can I do for you?" Tuttle asked, with grim politeness.

"You are Arthur Tuttle broker and banker, aren't you?" said Stedman.

"I am."

"Do you buy stocks on margin?"

"I do for responsible persons."

"Well, I am a responsible person. I'd like you to buy me nine shares of Cohoes Elevated, preferred. What will you charge me for it?"

There was no such stock as Cohoes Elevated, preferred, and Tuttle knew it.

"Sorry," he replied, drily, "but I don't do business with boys."

"What's that?" gasped Stedman, turning very red.

"I said I did not do business with boys."

"Do you mean to call me a boy?" snapped the dude bookkeeper.

"Aren't you?" replied Arthur, without a smile.

"No, I'm not. What do you mean by insulting me?"

"I beg your pardon if I have made a mistake, but your request was so childish that I naturally concluded that you were just out of your swaddling clothes."

Chadwick and the other two clerks chuckled out aloud at the young broker's reply, and Stedman became furious.

"How dare you address such an insulting remark to me? Do you know who I am?"

"I believe your name is Clarence Stedman," replied Arthur, with imperturbable good nature. "Are you Mr. Morgan's office boy?"

"Office boy!" roared the dude clerk. "I want you to understand I am the second bookkeeper."

"Indeed! I never should have thought so from your juvenile appearance, as well as the silly errand that brought you in here."

"I've a great mind to slap you in the face!" cried Stedman, red with anger.

"I wouldn't advise you to try it, sonny. Such unusual exertion on your part might not be good for your health."

That capped the limit of the dude's patience, and he struck at Tuttle's face.

Arthur ducked, grabbed him by the arm with a vise-like grip, and then, taking him by the collar of his coat and the slack of his trousers, ran him to the door before he knew what was happening to him.

The boy broker opened the door while he held Stedman pinned against the wall, and then ran him out into the corridor, and over to the door of his own office.

"Now," said Tuttle, sternly, after releasing him, "if you come into my place on any more such tom-fool errands you had better have your life insured, for the next time I'll run you downstairs and drop you into one of the garbage barrels in the basement."

The boy broker turned around, passed Chadwick and the other clerks without a word, and entering his own office, closed the door.

The dude bookkeeper was wild with rage and mortifica-

tion, and the gibes of his friends only added to his discomfort.

The practical joke he had planned to execute on the boy broker had reacted like a boomerang on himself, and he didn't hear the last of it for some time.

## CHAPTER II.

### A PHENOMENAL RISE IN ELDORADO COPPER MAKES THE BOY BROKER SUDDENLY RICH.

Brokers Fletcher and Golding circulated the news of Arthur Tuttle's advent in Wall Street among the other traders, and the fact that the newcomer was a boy excited considerable curiosity, some comment and not a little pleasure.

Neither Fletcher nor Golding, however, could tell where the boy broker and banker had come from, or what he expected to do in a business way in Wall Street.

The traders wondered how much capital the boy had, and whether there was any chance of loading him up with slow-selling securities that they wanted to get rid of.

A couple of Fletcher's friends induced him to take them up and introduce them to Tuttle, and after they had shaken hands with him, and told him how glad they were to make his acquaintance, they proceeded to pump him.

They met with such poor success that they soon gave it up.

"I can't make head or tail out of him," remarked one of them, by the name of Kruger, after they got out into the corridor. "He seems to be about as slick a youth as I ever came across."

"He's very pleasant and gentlemanly, I must admit," said his companion, whose name was Eastman. "But he's closer than wax."

"He won't even say where he came from, except that it's from the West. I judge he's a Chicago lad, but he may hail from San Francisco for that matter," said Kruger.

"He must have money, or he couldn't hire rooms in this building," said Fletcher.

"The question is, how much money has he got?" said Eastman.

"He dresses as if he had quite a bunch. A swell watch and chain, diamond pin, and a hundred-dollar ruby ring. Maybe he came into a legacy and thinks to whoop things up in Wall Street after learning a little something about the brokerage business out West," said Kruger.

"If he gets to monkeying with the market his bank account will soon grow beautifully less," said Fletcher. "Say, we might hand him out a tip on some wildcat stock, then boost the price of the shares as much as we could and after that unload as much on him as he would bite at."

"Not a bad idea," said Kruger. "I've got a block of Eldorado Copper that's been in my safe for a coon's age. You drop in on him some day this week and toot it up. If he gets interested, send me word, and Eastman and I will work a few wash sales so as to get quotations above the market. Then one of us will try and sell him a few thousand shares. I'll divide the profits of the deal if it goes through."



Fletcher agreed to start the ball rolling, and the three brokers separated.

It happened that their conversation had taken place before the door of the corridor washroom, and Dan Bryant, who was on the point of coming out when he heard them mention the name of his boss, overheard all they said.

When he returned to the office he repeated their talk to Arthur, and the boy broker chuckled to himself.

A few days afterward Fletcher called on him and in the course of his conversation mentioned that Eldorado Copper was a good Curb stock to get hold of, as he knew it was going up shortly.

Tuttle appeared to take considerable interest in it.

The stock was ruling at \$6 a share, but nobody was particularly anxious to buy it because reports from the mine indicated an unsatisfactory output.

This had been the state of affairs for six months past, just after the price dropped from \$20 to \$9, and then sank by degrees to \$6.

Arthur had looked its record up after Dan told him about the game Fletcher, Kruger and Eastman were figuring on playing upon him.

He intended to let the three conspirators think he was going to fall into their scheme, and then at the last moment to refuse to buy.

But an hour before Fletcher called on him he had learned in the most accidental way that a syndicate had been formed to boom Eldorado Copper, and that mining brokers employed by the clique were buying the stock up on the quiet.

He determined to get in on the ground floor himself, and was preparing to call on Kruger and buy his block if he could get it on margin when Fletcher called.

"What makes you think Eldorado Copper is going up, Mr. Fletcher?" asked Tuttle, with an innocent look.

"I got the tip from an insider."

"Then I presume you are buying it yourself for the rise?"

"I have already bought all I can carry."

"Do you know anybody who has the stock for sale?"

"Why, yes, Kruger, whom I introduced you to the other day, has quite a block. If you call on him you'll be able to get about all you want."

"He may not want to sell in view of the rise you spoke about."

"He hasn't the least suspicion that there will be any rise."

"How do you know he hasn't?"

"I was talking to him about the stock not over half an hour ago."

"He's a friend of yours; why didn't you put him wise?"

"We're friends only in a general way."

"You don't know me as well as you do Mr. Kruger, and yet you have passed the tip to me."

"Well, the fact is, I've taken a liking to you," replied Fletcher, with apparent frankness. "You're a smart young man, a stranger in the city, and just starting out for yourself. I'd sooner help you to a good thing than Kruger."

"Then you advise me to call on Mr. Kruger and buy some of that stock?"

"I certainly do. I advise you to get as much as you can afford to pick up."

"Will Mr. Kruger sell me the shares on margin?"

"Undoubtedly, if you prefer to buy that way."

"All right. I'll call on him this afternoon," replied Arthur.

Fletcher was delighted with the result of his mission, and as soon as he left Tuttle's office he wrote a note to Kruger and told him that he had the boy broker on a string, and that he might expect a visit from the lad that afternoon.

Kruger, on receipt of the note, got into communication with Eastman, and the two proceeded to work a few bogus sales by which they got a quotation of \$8.

When Arthur reached Mr. Kruger's office he found that gentleman waiting for him.

"Mr. Fletcher told me you had some Eldorado Copper for sale," said the boy.

"Yes, I've got a block of 10,000 shares. Are you looking for some of the stock?"

"Yes. What are you asking for it?"

"I want \$8 a share."

"That's above the market, isn't it?"

"Oh, no. The price went up to that figure a short time ago."

Arthur knew, however, that these quotations were not genuine, and had ascertained on his way to Kruger's office that the market was ruling around \$7.

Accordingly he offered the trader \$7.

Kruger insisted that it was worth \$8, and after some argument compromised on \$7 1-2.

Tuttle purchased the entire block of 10,000 at that price on a ten per cent. margin.

Kruger would have preferred to have sold the stock outright, as he wanted to get rid of it, but as Arthur would only deal with him on margin, he closed with him on those terms, satisfied that he would be able to make a few thousand dollars out of the boy broker anyway.

That afternoon at four o'clock the three traders met in Kruger's office and congratulated themselves on the easy job they had had in getting Arthur to bite at the bait set before him.

Next day, however, they were surprised to see the stock go to 8 1-2.

On the following day it went to 9 1-4, and Kruger was in a sweat lest Tuttle should order the stock sold to take profit, though his commissions would in any case amount to \$1,500.

The next day was Saturday, and the price dropped to 8 3-4.

Arthur haunted the Curb Exchange and kept himself posted as to the price of the stock.

"Those gentlemen will get the surprise of their lives next week," he said to himself. "When that boom sets in Mr. Kruger will have a fit."

On Monday morning a couple of the biggest Curb brokers appeared on the street and began bidding on Eldorado Copper.

Then the fact developed that the stock was very scarce. In some mysterious way word was passed around that a rich discovery of copper ore had been made in the mine and that the price of the stock would go back to 20.

This created intense excitement in the Curb market, and the brokers went wild over the stock.



Extravagant bids were made for shares, and the price mounted up to 15, and then to 18 and 20.

At two o'clock 25 was offered for the stock, with little coming to the surface.

Half an hour later 30 was the prevailing price, and shares began to exchange hands.

Inside of ten minutes Tuttle had disposed of his 10,000 shares in five 2,000 lots, giving C. O. D. orders on Mr. Kruger.

Then he rushed around to the broker's office, where he was not received with any extraordinary satisfaction.

He told Mr. Kruger that he had sold his holdings at 30, and requested that gentleman to deliver the certificates on receipt of certified checks at that price.

Kruger nodded sulkily, for he was out of humor at having unwittingly played into the boy broker's hands.

He realized that if the job had not been put up on Tuttle he would have made nearly a quarter of a million, whereas now all he would reap out of the deal was \$15,000 on the point and a half advance he had engineered with Eastman, and his commission of \$1,500, while the boy broker had captured an actual profit of \$223,000 clear of all expenses.

### CHAPTER III.

#### A PLUCKY RESCUE.

Arthur Tuttle had reason to congratulate himself on his astonishing slice of luck.

From a capital of less than \$10,000 he had in a few days made himself worth nearly a quarter of a million.

What the syndicate made out of the deal no one could say.

The members of the pool had not expected to see the price go above 20, but the extraordinary rush to buy the stock sent it booming away above their limit.

In a word, the stock had taken the bit between its teeth, as it were, and ran away from them.

They began to unload at 28, but soon after it reached 30, so many Western orders to sell big blocks of it came in that it caused a reaction and a slump set in.

Amid the panic that followed the syndicate got out as best it could, and the members made less in the aggregate than if the advance had been fully controlled by them and they sold out at 20.

Taking all things into consideration, the boy broker was about the only one who came out away ahead on the venture, and he had good reason to thank the three conspirators who had put him on to it, thinking to do him up.

"I've got the laugh on those gentlemen this time," he chuckled, as he sat at his desk, after figuring up his profits. "I guess they'll go slow the next time they start in to put up a job on me. New York is the place, after all, to make money in bunches. I made no mistake in coming here."

Next morning he ran against Fletcher on the street.

"Say, Mr. Fletcher! I've got a whole lot to thank you for. That tip you gave me was a winner, all right. I suppose you made all kinds of money out of it yourself?"

Fletcher didn't look like a man who had just made a raft of coin.

He glared at Tuttle, and then growled out:

"How much did you make out of Eldorado Copper?"

"Over \$200,000."

The trader whistled.

This was the first information he had received as to how the boy broker had come out on the deal.

He hadn't seen Kruger since the previous day at noon, when the stock was rising around 18, and he had figured that Tuttle had probably sold out around that price, which would have given him a profit of about \$100,000.

He never dreamed that Tuttle had held on to high-water mark, and then got out before the slump set in.

"You've had hog luck," almost snapped Fletcher. "You must have sold out at the top of the market, and just before things went to smash."

"That's right," answered Arthur. "I got out at the right moment."

"How came you to hold on so long?"

"Couldn't help myself. The price went up so fast that it reached 30 before I knew where I was at."

"You bought the stock of Kruger?"

"Yes. You told me to go to him."

"He's out a barrel of money by selling you that stock."

"Well, that's his funeral, not mine. He wasn't obliged to make the trade. If he had had the tip I got he wouldn't have sold the stock to me."

Arthur meant the real tip as to the syndicate's plans which he had acquired, not Fletcher's fake pointer; but the broker thought he referred to the latter, and it made him mad to think how he had put a fortune in the boy's way without meaning to do so.

"Well, I congratulate you on your success," he said, without any real friendliness in his tones.

Then he excused himself and walked off.

"I'll bet he feels sore over my coup," Arthur said to himself, with a quiet chuckle. "It was a terrible boomerang for the three of them."

Fletcher saw Kruger and Eastman at the Stock Exchange and the three canvassed the situation in a gloomy way.

"That boy must have been born lucky," snarled Kruger. "Who'd ever have thought that the stock we selected to roast him was on the eve of a real boom? He's turned the tables on us in a way that's made our heads swim. It's a good thing he doesn't suspect the true facts of the case. He must feel grateful to you, Fletcher, for putting him on to such a fine snap."

"I guess he does, for I met him a few minutes ago, and he thanked me for the tip. I'd rather have his money than his gratitude, any day, though."

"Well, now that we know he's worth about a quarter of a million we must try and get some of it away from him," said Kruger.

"It's to be hoped that our next effort in that direction will be more successful than our Eldorado Copper one," said Eastman.

"I should think so!" snorted Fletcher. "Come around to my office this afternoon and we'll talk the matter over."

The brokers then separated to attend to business on the floor.

Such remarkable good fortune at the very outset of his New York career was enough to give any young fellow of Arthur's age a swelled head.



Tuttle, however, had a pretty steady block on his shoulders, and when he received Kruger's large check, representing his winnings on Eldorado Copper, he did not make any attempt to stand on his head through excess of joy, or otherwise behave himself in an undignified manner.

He cashed the check and put the money in his safe deposit box, for as he was under twenty-one he could not open a check account at a business bank.

He made his office boy a present of a good silver watch and chain, and gave him a hundred-dollar bill to start a savings bank account with an eye to the future.

"Gee! But this is a swell job I struck," Dan said to himself. "Nothing to do but hold down a chair all day and read story books. Then on Saturday collect my seven per. Then on top of that I get a watch and chain and a hundred-dollar note, because the boss happens to make a ten-strike. If he treats me as well as that every time he makes money, I'll be a rich guy one of these days. He's all right, if he is a boy—bet your boots! I'd sooner work for him than for the Morgan Bank, though I've heard some of the messengers say that's the finest job in the country."

The boy broker divided his time outside the office between the Curb Exchange on Broad Street and the New York Stock Exchange gallery, to which he had a ticket of admission.

One day, not long after the excitement over Eldorado Copper had been forgotten, he went into the gallery of the Stock Exchange to see how things were going in railroad stocks.

A certain broker with whom he had a slight acquaintance had advised him to buy M. & O., but Arthur couldn't make up his mind to do so.

When he reached the Exchange he found that M. & O. was going up, and that there was a whole lot doing around the pole of the stock.

There was quite a crowd in the gallery, mostly people sightseeing.

Quite a number of them were ladies, who seemed to be much interested in the antics of the traders on the floor below.

One of them was an uncommonly pretty girl, and she attracted Arthur's attention at once, for she had the sweetest face he thought he had ever seen.

She stood not far from where he had taken up his position, and he could hardly keep his eyes off her.

He noticed that she seemed to be greatly excited over the scene below, just as if she had a personal interest in what was going on.

M. & O. went up six points during the time the boy broker was there, and then the Exchange ceased business for the day.

The young lady, who was accompanied by an elderly woman whom Arthur judged to be her mother, walked downstairs to the street ahead of him.

Then Tuttle watched them walk up Exchange Place toward Broadway.

"I suppose I'll never see her again," said the young broker to himself, in a regretful tone, keeping his eye on the girl as long as she was in sight. "I'd give a whole lot if I could get an introduction to her, but, of course, that's out of the question. I wish I hadn't seen her, for

I'm bound to think about her, and that's all the good it will do me."

He walked off toward his office, feeling as if there was something more important in this world than making money.

Then he began to think about the rise in M. & O.

"If I'd done as Mr. Benton told me to—bought that stock—I'd be six points ahead of the game now. I might have been able to secure 10,000 shares of it before it began to go up, and that would have meant \$60,000 in my pocket this afternoon. Well, I suppose I can't expect to be lucky all the time."

While he was sitting in the office Mr. Fletcher came in to see him.

After talking a few minutes on different topics the trader said:

"By the way, Tuttle, I've got another good thing up my sleeve that I can let you in on."

"What is it?" asked the boy broker.

"Well, there's four of us going into a deal on a certain stock which is slated as a sure winner. We want a fifth party to join with us. It will take \$500,000, or \$100,000 apiece, to see the deal through. There isn't the least doubt but we'll double our money. Will you come in?"

"What is the stock you're going to buy?"

"I can't tell you that until after you've joined us. As soon as you've put up your share of the pool you shall know everything."

"That's too much like a blind pool to suit me."

"There's nothing blind about it," said Fletcher, "except you couldn't expect me to give away the name of the stock to an outsider. As soon as you become one of us everything will be made as plain to you as sunshine."

"Then I might not fancy the scheme, and it would be too late for me to draw out. No, I guess I won't go into it, though I'm much obliged to you for making me the offer."

Mr. Fletcher was evidently much disappointed.

He tried to show Tuttle where he was missing a fine snap by holding off, but the boy was firm in his refusal to go into the pool.

At length Fletcher took his leave, and went over to Kruger's office, to report that the boy broker wouldn't bite, and that they must think up some other scheme to catch his ducats.

Arthur lived at a boarding-house on West Thirty-fifth Street.

After dinner that evening he started to go to a Forty-second Street theater, where a popular musical comedy was having a run.

At the corner of Broadway he noticed two ladies crossing the street.

He recognized them at once as the pretty girl he had seen at the Stock Exchange and her elderly companion.

Just then an automobile swept suddenly around from Times Square and bore right down on them.

The chauffeur tooted his horn and slightly altered his course so as to pass them.

The girl, however, became rattled, and, instead of stepping back, or remaining where she was, sprang forward, and that move brought her directly in the course of the machine.

Arthur had started forward at the first sign of danger to



them, and had stopped when he saw the chauffeur steer the auto to one side.

When the girl jumped in front of it his heart bounded into his mouth.

Hardly taking time to consider the danger he ran himself, he rushed up to her, grabbed her in his arms, and swung her around just in the nick of time.

The machine swept by so close to them that one of the forward wheels struck the boy's leg a glancing blow, and he fell, still retaining his grasp on the fair stranger.

#### CHAPTER IV.

##### AT THE THEATER WITH MISS TABER AND HER AUNT.

A small crowd of spectators gathered around them like magic, and several hands were stretched out to assist them on their feet.

At that moment the elderly lady broke into the circle, much excited.

"My dear Elsie!" she cried. "Are you hurt?"

"No, Aunt; dear," she fluttered, with a white, scared face, "but I believe I would have been killed but for this young man," and she looked gratefully at Arthur.

"Permit me to escort you to the sidewalk," said the boy broker, raising his hat politely.

As he stepped out he found his leg so numb that he was forced to limp.

"You are hurt," said the girl, sympathetically, seizing him by the arm, for she thought he was about to fall.

"It's nothing," he replied, lightly, though he was not at all certain about it. "I am very glad I was able to save you from being run down."

"And I am very grateful to you for saving me," answered the girl, giving him a look that he felt fully repaid him for the risk he had run. "Will you tell me your name? I should like to know who I am under such great obligations to."

"Arthur Tuttle."

"Thank you," she replied sweetly. "My name is Elsie Taber."

"I am pleased to know you, Miss Taber."

"This is my aunt, Mrs. Carter."

The young broker bowed to the elderly lady.

"You're a brave young man," said Mrs. Carter, with some emphasis, as they stepped on the walk. "I hope you are not much hurt. Did the machine strike you?"

"A glancing blow on the leg, that's all," replied Arthur.

"It's too bad!" said the girl, laying her daintily gloved hand on his arm. "I do hope that it will amount to nothing."

"The numbness will wear off, Miss Taber. Do not worry about me. The chief thing is that you are safe. That is worth even a broken limb on my part."

"You are very kind to think more of me than yourself, and I am a stranger to you," said the girl, blushing a little under his ardent gaze. "I am sure I never can thank you enough. I know you saved my life, and it was very brave and noble of you to run such a risk for one you did not know."

"Well, I know you now," laughed Arthur, "and will be glad to know you better if you will permit me to."

"Why, of course I will! We are stopping at the Russell Hotel, Aunt; and I. You must call upon us."

"I will do that with pleasure," replied Arthur, blessing his lucky star for introducing him to this particular young lady in such a signal manner.

"Aunt; and I were going to the Hudson Theater when——"

"I was bound there myself," said Tuttle, interrupting her in his eagerness. "If you will accept my escort, it will afford me much pleasure to see that no more automobiles get in your way."

"Thank you, Mr. Tuttle. Aunt; and I will be ever so much obliged to you."

They started off down Forty-second Street, the young broker showing a perceptible limp in his walk.

"Are you sure that you're not much hurt?" asked Miss Taber, anxiously.

"I don't think it will amount to anything. I can rest in the theater. By the way, you will perhaps be surprised to learn that I saw you once before to-day."

"Indeed! Where?"

"In the gallery of the New York Stock Exchange."

"Why, yes! Aunt; and I were there this afternoon. I do not remember seeing you there, though."

"No. You didn't look in my direction. You seemed to be too much interested in the brokers to take notice of anything around you."

"Oh, I wasn't interested in the brokers—I was interested in the market."

"In the market!" he exclaimed.

"Yes. I own some M. & O. stock, and I left it with a broker to sell for me when it went up as high as he thought it would go."

"Then I don't wonder you were interested, for the stock advanced six points this afternoon. So you are \$6 a share richer than you were this morning."

"Yes, I know. And I feel delighted over it, for the whole of my little fortune is in that stock."

"It's good stock, but the boom may not last, so I would advise you to see your broker early in the morning about it."

"But I left the matter to his judgment. I expect him to sell to the best advantage."

"He will, no doubt, endeavor to see that you get all that's coming to you, but his judgment may not follow the market as closely as he calculates on, in which case you might have to stand a loss of some of your present profits."

"Do you think the stock is liable to fall, then?" she asked, anxiously.

"I wouldn't like to venture an opinion on the matter, Miss Taber, although I am a broker myself, and might be expected to have some knowledge of the market."

"Are you, indeed?" she replied, regarding her new acquaintance with fresh interest.

"Yes. Here is my card. I hope you will call in and see me when you come down to Wall Street again."

"I certainly will," she said, accepting his card, and, after glancing at it, passing it on to her aunt. "I am going down to-morrow morning, and will call and see you. Mr.



Horace Morgan is the broker who has my stock, and his office is in the same building where you are."

"His office adjoins mine, on the third floor."

"Is it possible!" she said in surprise. "Then it will be very convenient for Auntie and me to call on you."

"If you could give me an idea when you would find it convenient to call I would make it a point to be at my office."

"Well, we expect to get down town between ten and eleven, and I think you can look for us to visit you about the latter hour."

"Very well. I will remain in my office till you call," said Arthur.

They had now reached the theater entrance.

There was something of a crowd around the box office.

"Have you secured seats for this evening in advance?" asked the young broker.

"No, we have not," replied Mrs. Carter, opening her purse.

"Will you accept an invitation to the performance from me, then?" said Arthur.

"No! no! We couldn't think of that! You must be our guest," said Elsie's aunt, in a tone that the boy broker understood was final. "Will you kindly purchase three seats for me in the orchestra, or first circle?" And she handed Arthur \$6.

Tuttle bowed, and took his place in the box office line.

He got three good orchestra seats and escorted the ladies inside.

Elsie sat between Arthur and her aunt, but devoted the greater part of her attention when the curtain was down to the young broker, to whom she seemed much attracted.

At the close of the first act Arthur went out and bought a box of choice candy, which he presented to Miss Taber on his return.

Before the show was over Arthur was completely bewitched with Elsie Taber.

He would not have hesitated to risk his life again in her service if circumstances called for such a strenuous performance.

In every way possible he tried to make a favorable impression upon the girl and her aunt, and as his gallant act had already predisposed them in his favor, his efforts were quite successful.

After the show Arthur invited Elsie and her aunt to take a light supper in one of the nice restaurants of Times Square, and they accepted the invitation.

They spent some little time at the table, and then he escorted them to their hotel and bade them good-night.

His thoughts, on his way to his boarding-house, were centered about the fair girl he had been so fortunate as to save from terrible injury or death, and he built a brilliant air-castle on the events of the evening, and what he hoped it would lead to in the future.

## CHAPTER V.

### ARTHUR TAKES CHARGE OF A LITTLE BUSINESS FOR ELSIE TABER.

On his way to Wall Street, next morning, Arthur heard two brokers talking about the rise of M. & O.

Both predicted that it would go very little, if any, higher, and that they expected a slump would set in some time that day.

One of them said he had sold his M. & O. holdings just before the Exchange closed the day before, and he was glad he was out of it.

Before he went to his office Arthur called on the broker who had advised him to purchase the stock, and asked him what he thought about a higher rise.

"Did you buy, as I told you to?" asked the trader.

"I regret to say that I did not. I would be in a wad of money if I had done so. However, there is no use crying over spilled milk."

"Well, don't touch it now. It's gone about as high as it's likely to go, and may go the other way any moment after the Exchange opens."

"You feel pretty sure of that, do you?"

"I sold out yesterday at top price," replied the trader. "That looks as if I was through with it, doesn't it?"

"I have a lady friend who has 300 shares of it. It represents all she owns in the world. She has handed it over to a certain broker to sell for her according to his judgment. If he hasn't sold it yet you would advise that he do so at once, I suppose?"

"Most assuredly. If the lady were a friend of mine I would advise her to order an immediate sale of the stock, and not trust to the judgment of her broker. Many brokers are expecting the stock to go higher, and are holding on to it for that reason; but you can take my word for it that they will be disappointed."

"I expect the lady to call at my office this morning, and I will tell her that she had better order her shares sold immediately."

"I would. She's only taking chances of losing the profit in sight and perhaps a little more."

The young broker left Benton's office satisfied that Miss Taber ought to get rid of her M. & O. shares without delay.

As he entered one of the elevators of the Schuyler Building he met a well-known broker, whose office was on the second floor of the building.

Arthur had a slight acquaintance with him, and on the strength of that took the liberty of asking him what he thought of the prospects of M. & O. going higher.

"To tell you the truth, Tuttle, I think it has reached its limit. I thought differently yesterday afternoon, for I bought 300 shares of the stock of Horace Morgan, under the impression that it would go up five or six points more. Since the Exchange closed I have had reason to change my opinion, and I am going to get rid of that stock first thing this morning."

"Were the shares delivered to you?"

"Oh, yes."

"Did you notice whose name the shares stood in?"

"I did. It was a Miss Elsie Taber."

The broker nodded, and stepped out of the elevator, and Arthur continued on to the floor above, satisfied that the young lady in whom he took such an interest was safe as far as her M. & O. was concerned.

At five minutes of eleven Elsie and her aunt entered Tuttle's office, and Dan, acting under instructions given him in advance, showed them into the private room.



Arthur sprang up and placed chairs for them near his desk.

"I assure you it is a great pleasure to welcome you both to my office," said the young broker. "I have only been in business a few weeks, and am not setting the Street afire yet with the amount of business I am doing, but nevertheless I have made quite a little wad of money on a mining-stock deal I put through a short time ago. If I didn't make any more for a year or two I should still feel that I was quite a distance ahead of the game."

"You have a very nice suite of offices here," replied the girl, looking around. "I dare say you will soon have all the business you can attend to."

"I hope so. You have already been at your broker's, next door, haven't you?"

"Oh, yes. Mr. Morgan told me he expected to sell my shares some time to-day. He said the stock would probably go up several points more."

Arthur looked at her in surprise.

"He told you that he expected to sell your shares some time to-day?"

"Yes."

"You had three 100-share certificates, didn't you?"

"Yes."

"Made out in your name?"

"Yes."

"Well, it's funny. I met a broker whose offices are on the floor below, about an hour ago, in the elevator, and he told me he had bought 300 shares, made out in the name of Elsie Taber, of Mr. Morgan yesterday afternoon, at 52, which was the day's high-water price. I was satisfied from that statement that your broker had sold your shares to good advantage."

"Well, that is certainly odd," replied Elsie, looking at her aunt. "Mr. Morgan told us quite distinctly that he had not yet sold the shares. I told him that I was satisfied with the present market price, and asked him to sell right away."

"And he said——"

"That there was no immediate hurry, as the price was sure to go higher. He said as soon as it advanced two or three points more he would sell it."

"He told you that, did he?"

"He did."

"Have you a memorandum of the numbers of the shares?"

"I have," said Elsie, opening her wallet and taking out a paper, which she handed to Arthur. "There are the numbers."

"Excuse me a few minutes," said the boy broker.

He put on his hat and walked into the office next door.

"Is Mr. Morgan in?" he asked the office boy.

"Yes."

"Tell him that Mr. Tuttle would like to see him."

The boy went into the private room, and when he came out he told Arthur to walk in.

"I am looking for some M. & O. shares, Mr. Morgan," said the boy broker. "Have you any for sale?"

"Not a share," replied the trader.

"Know anybody in the building who has any?"

"I do not. It is rather scarce, I believe."

Arthur then withdrew, and went down to Mr. Burnside's office.

The trader, however, was out.

"Mr. Burnside bought 300 shares of M. & O. of Mr. Horace Morgan yesterday afternoon?" Tuttle said to the cashier.

That gentleman nodded.

"Have you got the certificates in your safe?"

The cashier said he had.

"Will you compare the numbers with those on this sheet of paper, and let me know if they are identical?"

The cashier did so, and acknowledged that the numbers corresponded.

"That is all. I am much obliged to you," replied the young broker, who then returned to his own office.

"Well, Miss Taber, I called on Mr. Morgan, and asked him if he had any M. & O. stock for sale, and he told me he had not. I then went downstairs to the office of the broker who bought the three certificates from him yesterday afternoon with your name on them, and found out that the numbers you gave me were identical with those on the certificates in his safe. That settles the question beyond any doubt that Mr. Morgan has disposed of your shares at 52, and has received payment for them."

"Then why should he tell me that he had not sold them yet?" said Elsie, looking puzzled.

"It might be that he wishes to delay an accounting with you in order to use your money in his business for a few hours."

"Is that customary with brokers?"

"Not to my knowledge. With the evidence of the sale before you, you have the right to go into his office and demand your money."

"Do you think he is trying to take an unfair advantage of me?" she asked, anxiously.

"It wouldn't be right for me to criticise his object in putting you off with a misstatement of the facts, as it is impossible for me to fathom his reasons. All I can say is that he is acting in an odd way."

"What would you advise me to do in the matter?"

"I'd advise you to go in, and, without letting him know that you are aware he has sold your stock, insist on an immediate sale. Such a transaction, in the present state of the market, can be put through inside of fifteen minutes. Wait a minute, till I see how M. & O. is going!"

Arthur got up, went into his outer room, and consulted the tape off the ticker.

The quotations in M. & O. showed a decided slump from the previous afternoon's prices, and were dropping steadily, the last one standing at 46.

Arthur returned and stated the facts to the fair girl.

She looked much distressed.

"You have no cause for alarm, Miss Taber," said the boy broker. "The sale of your shares at 52 can easily be proved, and Mr. Morgan will have to settle with you on that basis."

Elsie looked much relieved.

"I am very much obliged to you for interesting yourself so much in my little business, Mr. Tuttle," she said, gratefully.

"Don't mention it, Miss Taber," replied the young broker, cheerfully. "I am only too happy to be of service



to you in any way. Under the circumstances, it will be unnecessary for you to call on Mr. Morgan now. If you would like to turn the matter over to me, I will settle with Mr. Morgan myself."

"I would consider it a great favor if you would do so," she answered.

"Very well. Just sit at my desk and write a note to Mr. Morgan, telling him that you have found it necessary to avail yourself of my services in collecting the sum due you for the sale of your 300 shares of M. & O., and state that I am authorized to receive the money for you."

Elsie wrote the note and handed it to Arthur, who, after reading it, said:

"The sale of 300 shares of M. & O. at 52 amounts to \$15,600. Mr. Morgan's commission is \$125. That leaves you a balance of \$15,375, which I will bring you to your hotel this afternoon or evening. If, in the meantime, you will need any money, I can advance whatever you want."

Miss Taber said she did not need any money, and after some further conversation she and her aunt left and returned uptown, perfectly satisfied that they could rely on the boy broker to put the transaction through.

## CHAPTER VI.

### ARTHUR BRINGS BROKER MORGAN TO TERMS.

After the departure of the ladies Arthur went over to the Stock Exchange and remained there an hour.

M. & O. declined to 42 before he left to go to lunch.

At two o'clock he walked into Mr. Morgan's office again.

The office boy was out, and Henry Chadwick, the margin clerk, came up to him and asked him what he wanted.

He inquired for Mr. Morgan, and was told he was in.

"I'd like to see him on business," said Arthur.

Chadwick took his name in, and then came out and said that Mr. Morgan would see him.

Clarence Stedman was receiving some instructions from his employer when the boy broker entered the private room, and the bookkeeper favored Arthur with a very black look, for he had not forgotten the strenuous handling he had received from Tuttle.

As soon as Stedman left, Arthur presented Elsie's note to Mr. Morgan.

The trader read it and then looked up angrily.

"I don't recognize you in this matter!" he snapped.

"You must recognize the authority conveyed by that note, Mr. Morgan," replied the young broker, coolly. "I am a friend of Miss Taber. She has asked me to attend to her business, as she has other engagements. I think that covers the subject."

"I don't care whether it does or not," replied the trader. "The sale of Miss Taber's stock is in my hands. When I sell it I will render a statement to her. She left the matter to my judgment. Good-afternoon!" And Mr. Morgan turned his back on his young visitor.

"Am I to understand from you that you haven't sold her stock yet?"

"You are to understand that it is none of your business."

"I have just handed you evidence that it is my business. Miss Taber left 300 shares of M. & O. with you to dispose of for her to the best advantage. Yesterday afternoon it reached 52. This morning, at the opening of the Exchange, it was 52 3-8, and went to 53 1-8. Now it's down to 42. Why didn't you sell it before the slump set in?"

"I won't be catechised by you, you young whippersnapper!" roared Mr. Morgan, furiously. "Get out of my office!"

"I will do so with pleasure as soon as we have settled this matter."

"Get out, I tell you, or I will have you thrown out!"

"Don't excite yourself, Mr. Morgan. Just before the stock declined I came in here and asked you if you had any M. & O. for sale. You said you had none. If you told me the truth it stands to reason that you must have sold Miss Taber's shares."

"Will you——"

"I have ascertained that you did sell Miss Taber's stock to Mr. Burnside, on the floor below, yesterday afternoon, for 52. You will therefore settle with me on that basis."

The trader glared at the boy broker, opened his mouth to say something, but no sound came forth.

"I can't imagine what your object was in telling Miss Taber this morning that you had not disposed of her stock, when it was already sold, nor why you told me just now that when you sell it you will render her a statement. To avoid further unpleasant argument, or investigation, I should advise you to have that statement made out at once, and a check drawn for the sum of \$15,375, which is the amount that is due the young lady on the transaction."

Mr. Morgan struck his bell.

"Mr. Morgan," said Arthur, resolutely, "I have the numbers of those certificates in my possession. I have also found out that they correspond with the numbers on the certificates now in Mr. Burnside's safe, which he received from you yesterday, after the Exchange closed, and for the payment of which you received his check for \$15,500. I think my knowledge of these matters ought to convince you that an immediate settlement with me will be greatly to your advantage. If you have any doubt as to the genuineness of that note, all you have to do is to communicate with Miss Taber at the Russell Hotel, where she and her aunt are stopping."

At that moment Henry Chadwick entered the room, in answer to Mr. Morgan's ring.

The trader found that he was cornered.

He had intended to have his margin clerk put Tuttle out of the office by force, if necessary.

After the boy's last remarks, which he knew clinched the situation against him, he did not dare give the order.

Instead of which he turned, with a scowl, on his clerk, and told him to make out a statement for Miss Taber and bring it in.

Chadwick bowed and retired, while Tuttle's eyes sparkled with satisfaction.

He felt that he had won out, as he had expected to do, for he was fully master of the situation.

Nothing more was said until Chadwick returned with the statement.

Mr. Morgan then made out a check for \$15,375, payable



to Miss Taber, or order, and shoved it at Tuttle, with a receipt for the boy to sign.

"Thank you, Mr. Morgan," said Arthur, politely. "That concludes our business, so I will retire."

The broker made no answer, and the boy broker returned triumphantly to his own office.

"I had him where the hair was short, and he had to give in," chuckled Arthur. "I wonder what his little game was? Did he propose to hold on to the money for a while, or did he intend to make a fictitious sale of the stock at low-water mark, and pocket three or four thousand of Miss Taber's good money? It is hard to say just what he was aiming at, but there is no doubt in my mind that he meant to take advantage of the girl in some way because of her inexperience in Wall Street methods. Whatever dodge he was up to, he got left, that's some satisfaction. He'll have his hooks into me after this because I made him toe the mark. But that doesn't worry me at all. He can't do anything to injure me."

That evening Arthur walked into the Russell Hotel and asked the clerk at the desk to send his name up to Miss Taber.

The bellboy came down with word that he was to go up.

Accordingly he was shown to room No. 99, on the fourth floor, which was the sitting-room of a small suite.

Elsie received him with every token of pleasure.

She was dressed in a new gown that set her figure off to the best advantage, and Arthur thought she looked prettier than ever.

"Well, I got your money for you, all right," he said, as soon as they were seated, side by side, on a lounge.

"I am so glad the matter is settled," she said, with a smile. "I hope you didn't have any trouble with Mr. Morgan."

"Nothing to speak of. He didn't seem inclined to recognize my right to interfere in the business, at first, but I soon convinced him that his proper course was to settle with me at 52, and he did so. There is your check."

"Thank you. I am ever so much obliged to you."

"You are welcome, Miss Taber."

Mrs. Carter now made her appearance, and Arthur shook hands with her.

"I've got my money, Auntie," said Elsie. "Mr. Tuttle brought me Mr. Morgan's check for \$15,375. That is \$2,000 more than I expected to realize out of the stock."

Mrs. Carter also thanked the young broker for the trouble he had taken to bring the business to such a satisfactory conclusion.

Elsie seemed to be much interested in Wall Street, and asked Arthur many questions about the way stocks were bought and sold.

He told the ladies about his deal in Eldorado Copper.

How he had got hold of the knowledge of the syndicate's plans, and how he had used that knowledge not only to reap a harvest of dollars, but to fool the foxy brokers who had thought to squeeze him out of some of his little capital.

"My, how smart you are!" exclaimed Elsie, admiringly. "Do you know, I have a great mind to let you have some of my money to invest for me; that is, if you care to take the commission and use your own judgment."

"I shall be pleased to accept any commission from you, Miss Taber, and will do my best to land you a winner; but, of course, I cannot guarantee that my judgment will be infallible. The very next deal I go into myself might result in a financial loss. No one can be sure just how the cat will jump in Wall Street."

"But I've heard a great deal about the money that's made in the financial district. Your own success is enough to convince a person that fortunes are made there right along."

"That is true, Miss Taber; but, nevertheless, speculation in Wall Street is one of the most uncertain things in the world. It's as bad as investing your money in a lottery ticket, where the prizes are few and the blanks are many. It is simply a game of chance to the general public. The insiders on a deal play with loaded dice, as it were. That is, they know what should happen if things go their way, and they work the wires to make them go that way. It doesn't follow that they are invariably successful. The Eldorado Copper boom is an instance in question. A screw worked loose in that, and the syndicate had the time of their lives to get out with a fair profit. It's my opinion that they lost their grip somehow, or the price never would have tumbled so quick."

"Those brokers I have seen look to be very prosperous. I am sure they must make money."

"Oh, they make money all right, but the substantial brokers pile up their fortunes more by steady, legitimate business than by speculation. They let their customers take all the chances, for whether their clients win or lose they rake in their commissions for buying and selling."

"Well, if you see a chance for me to make a little money in the market, I should be awfully obliged to you if you would let me know. You might just as well make a little commission out of me as not," laughed Elsie.

Arthur promised, if he saw a good opportunity for her to invest some of her cash to advantage, he would tell her.

The conversation then turned on other topics, and after spending a very pleasant evening the young broker took his leave, after receiving a pressing invitation from Elsie to call soon again.

## CHAPTER VII.

### LIVELY TIMES IN WALL STREET.

On the following day Arthur went into the Stock Exchange gallery, and he immediately saw a gathering of excited brokers around the B. & O. pole.

"I wonder what's up now," he asked himself. "Quite a number of brokers appear to be scrambling for that stock. I wonder if there's another boom on?"

He found that the stock had gone up five points in the last hour.

It went up another point while he watched the confusion and excitement below.

"I guess I'd better get in on this before the cream is all off it," he thought.

He ran to his safe deposit box and took out enough of his cash to cover a marginal transaction for 5,000 shares.



B. & O. was then going at 95, and there was every indication that it would go to par, or above.

He carried the money to the office of a well-known firm of traders and made the deal, then he returned to the gallery of the Exchange to watch results.

At one o'clock B. & O. had gone up to 97, and Arthur counted himself richer in prospect by \$10,000.

"I guess I can afford to have a good lunch on the strength of that," he said, complacently. "There is no place like Wall Street for making money."

He spent nearly an hour in the restaurant, and then returned to the Exchange gallery.

While he was away there had been an unexpected change in affairs.

Somebody had dumped several big blocks of B. & O. on the market, and something like a panic had ensued.

A wild scene greeted Arthur's eyes when he looked down on the floor.

He heard a spectator remark that B. & O. had slumped off eleven points in as many minutes, and was now barely holding its own at 84.

The young broker looked at the blackboard, and saw that the fact was true.

He also realized with dismay that his margin had been completely wiped out by the decline, and that he owed the brokers a balance.

The stock rallied while he stood looking down on the tumultuous scene, and reached 90 when business closed for the day.

All the good that did him was to wipe out his temporary indebtedness to his brokers, but he was out \$17,500 beyond any hope.

He left the Exchange, feeling quite dizzy over the rapid way in which he had been cleaned out of close on to \$50,000.

"Wall Street may be a great place to make money," he breathed, "but oh, lor'! you can be ruined, as well, in no time at all. While I was eating lunch I was congratulating myself on the fact that I was \$10,000 ahead, with the prospect of making another \$10,000 before business ended, and while I was figuring on my good luck things were going the other way as fast as they could slide. Gracious! This is a jolt, for fair! A quarter of my capital gone like a puff of smoke. I couldn't have got rid of it easier if I had dropped the wad into a sewer hole. I wonder what Elsie Taber would say if she knew how I was squeezed? She wouldn't think I was so smart, after all. If I hadn't gone to lunch I could have saved something out of the wreck, probably, though the price did go down like wildfire."

Arthur called at his brokers', and received their sympathy, but that was poor compensation for such a heavy loss.

The boy broker was not the only trader who had been hard hit by that slump.

Two brokers were reported as ruined, and notices from them were read in the Exchange next morning to the effect that they could not meet their engagements.

Arthur, however, was a game boy.

He bought 5,000 more shares at 90, in an effort to recover some of his loss.

This time he remained in the offices of the brokers, watching the ticker.

When the price went up to 93 he ordered the stock sold, and cleared \$15,000.

That little bit of good luck made him feel better, though he was still more than \$30,000 out.

After eating his lunch he found that B. & O. had gone to 95.

"I sold out too soon. I might have made another \$10,000. However, I'm satisfied. I'm not so bad off as many of the brokers who got badly pinched. It is just as I told Miss Taber—a fellow can't tell where he is at in most of these deals."

In a day or two the excitement which had attended the rise and slump of B. & O. died out, and the traders were looking for fresh fields of conquest.

They got it in D. & G., which took a sudden boom on.

Arthur got in on this to the tune of 10,000 shares at 82, and he soon found that he was mixed up in as pretty a fight as he had ever seen in his life.

The bulls and bears locked horns over D. & G., and it became a shuttlecock between them.

The price advanced and receded like the surf on the seashore.

The general public dabbled heavily in it, and all the brokers were doing a land office business.

Offices that usually closed at five were kept open until nine and ten at night, to enable the clerks to pull up on the volume of business done during the day.

Several times Arthur was on the point of selling out at a small advance, but concluded to hold on a while longer, to see whether the bulls or the bears would gain the mastery.

If the former, he stood a show of recovering his former losses; if the latter, he was liable to suffer another loss.

The excitement of the hour, and the uncertainty, kept him on the ragged edge.

It made his blood circulate, and he felt that he was thoroughly alive.

He watched the battle from the ticker in his brokers' offices, and had more margin ready to plank up in case of emergency, for he had no intention to be absolutely wiped out again if he could help himself.

Elsie Taber was watching the stock market, too.

The daily press was full of reports of the lively times going on in Wall Street, and she became as excited over the news as any lamb.

As a matter of fact, ever since the day Arthur had first seen her in the Exchange gallery she had a touch of speculative fever.

The scene during the rise of M. & O., in which she was then interested, had fired her blood, and she was almost crazy to speculate herself.

"It must be just lovely to be a broker," she told her aunt. "Just think of the exciting times they have in the Exchange! Aunt, you must take me down there to-morrow. We can call on Mr. Tuttle, too, at the same time."

"Is it Mr. Tuttle, or the Stock Exchange, that you're mostly anxious to see?" said Mrs. Carter, slyly.

"Now, Aunt, aren't you too provoking for anything!" cried Elsie, blushing furiously, for, to tell the honest truth, she was more interested in the young broker than she was willing to admit, even to herself.

He was so handsome, so manly, so polite, so agreeable, and, to cap the catalogue of the many virtues he possessed in her eyes, he had saved her life.



She felt that she could not be too grateful to him on that account, and her efforts in that direction were causing a somewhat warmer feeling for him to spring up and flourish in her gentle bosom.

It would have made her very happy had she known that Arthur was head and heels in love with her.

It is true she had a suspicion that he was inclined in her favor, but she had not met him often enough to analyze his attentions.

Her aunt consented to act as her chaperone down to Wall Street next day, and she was feeling as happy as a lark when a bellboy knocked on the door and announced that Arthur Tuttle was in the office below.

"Send him right up, Willie," she said to the boy. "Wait a moment! Here is a dime for you to put in the bank."

Willie winked his eye at the idea of depositing his tips in a bank.

He had too many uses for his extra coin to do that, as his wages went to his mother directly after he received them, on the first of the month.

He showed Arthur up to Room 99, and then went back to his seat in the office.

"Good-evening, Mr. Tuttle!" said Elsie, offering him her hand. "This is a delightful surprise!"

"Thank you, Miss Taber. I trust you and your aunt are quite well."

"Don't I look as if I was?" she said, laughingly.

"I'm bound to say you do," answered Arthur.

"Auntie is all right. She will be very much pleased to see you."

"I've been figuring on when you're going to honor me with another call at the office."

"We have arranged to go down to-morrow," replied Elsie.

"That so? I'm glad to hear it."

"Are you sure that we will be quite welcome?" said Elsie, with a coquettish look into his face.

"You'll be as welcome as the flowers in May, I assure you," he replied, enthusiastically.

"Oh, how nice of you to say that! But you're very busy now, aren't you?"

"The Street is busy, but I can't say that I'm rushed to the limit."

"Things must be very exciting down there, from what I read in the papers."

"Yes, they are rather strenuous. I'm in on D. & G. myself."

"Are you? I wish I was."

"I'm afraid you'd have an attack of heart failure if you were."

"Why?"

"Because you can't tell from one minute to the next where you are at. I bought 10,000 D. & G. at 82 on margin. Next day it was up to 88. On the following morning, when I was looking for a further rise, with the idea of taking profits, the bears got after it and knocked the underpinning from it, and down it went to 81. That afternoon it recovered to 85, and next morning it went to 87, then another raid on it sent it back to 80. That's the way it's been going for nearly a week. To-day it closed at 89."

"Why, I'd just love to be in the game! I do dote on excitement!" she went on, with sparkling eyes.

"Yes, it's all right when you're on the right side of

the market, but just think what a shock it is to watch your profits melting away, and you wondering where you are going to fetch up at. S'pose all you have in the world is up, you have bought on margin, and your limit is nearly reached, while a pack of howling dervishes—I mean brokers—are selling big chunks of your stock in an effort to start a panic. How do you fancy you would feel, Miss Elsie?"

"I shouldn't want to be quite so near the ragged edge as that," she replied.

"Well, there are a lot of people who are in that fix every day since this boom started. I have wondered that a few of them haven't dropped dead from the strain."

Here Mrs. Carter entered the room and greeted the visitor.

"We've just been talking about the market, Auntie," said the girl.

"I'm not surprised. You haven't been talking about anything else in the last few days."

"Why, Auntie! How can you say that?" replied Elsie, with a demure look, and then a sidelong glance at Arthur that set his heart beating like a trip-hammer.

"She's got the stock market on the brain, Mr. Tuttle. Really, I have to keep a strict watch on her, for fear she might take a car for Wall Street, and invest all her little fortune on D. & G., or some other stock like it."

"You mustn't believe all Auntie says," protested Elsie. "She does exaggerate so at times. Just as if I'd be so foolish. I wouldn't invest a cent unless——"

"Unless what?" asked Arthur.

"You advised me to."

"Then you won't go into the market in a hurry. My advice to you would be to put your money in real estate, or on bond and mortgage, and keep clear of Wall Street."

"Oh, dear! Do you mean that?"

"I do."

"There's no excitement in having your money in real estate."

"There's security, and that's better."

"But I want my \$15,000 to grow."

"It will grow in real estate, if you put it in the right place."

"Are you interested in land?"

"Not at present; but I hope to be one of these days."

"When?"

"When I'm worth a million."

"And when do you expect to be worth a million?"

"When I make \$800,000 more," laughed Arthur.

"I suppose you expect to make some of that out of D. & G.?"

"If the bulls come out ahead I do."

The conversation gradually worked around to other topics.

Finally Mrs. Carter said:

"Mr. Tuttle has never heard you play on the mandolin. Get your instrument, Elsie, and show him what you can do."

"Would you like to hear me play?" she said, turning to him.

"It would afford me much pleasure. I suppose you sing, too?"

"A little," she answered, with a smile.

She got her mandolin, and soon demonstrated that she was very expert on the instrument.



She sang several songs in a sweet voice that fairly entranced the boy.

He declared that her performance was out of sight.

Then she asked him if he wouldn't sing the "Old Folks at Home" with her, handing him the words and music.

Their voices chimed in very well together, and they wound up with "My Old Kentucky Home."

When the clock on the mantel pointed to half-past ten the young broker got up and said it was time to go.

Elsie accompanied him out into the corridor, and it took them several minutes to say good-night.

Their eyes spoke more eloquently than their tongues, and when they parted each carried away some new thoughts of the other that kept them both awake for a while after they retired for the night.

## CHAPTER VIII.

### ARTHUR MAKES A DOUBLE WINNING.

Elsie Taber and her aunt appeared at Arthur's office next morning on the stroke of ten.

The young broker was waiting for them, and after a short talk he escorted them to the gallery of the Stock Exchange to see the fun, as the girl expressed it.

The day's business was already in full blast, and the floor was almost jammed with brokers out for somebody's scalp.

D. & G. was the pivot around which the greatest interest and excitement swung.

The papers that morning were full of rumors as to what was expected to happen that day in the stock.

These rumors were many-sided, and after reading them no one could tell whether the bulls or the bears were likely to win out.

Both sides were strongly represented in the battle for the control of the destinies of D. & G.

Fortunes were at stake, and some of the traders were fighting for their standing in the Street.

It was a game for blood, and the uproar that greeted Arthur and the ladies when they pushed their way to the front of the gallery was almost deafening.

Elsie's eyes sparkled as she looked down on the scene before her.

"If I was a boy, I'd never rest till I became a broker," she whispered, excitedly, to Arthur. "Why aren't you on the floor with the rest?"

"Because I'm barred out."

"Barred out!"

"I haven't reached the age limit yet. It will be two years yet before I am eligible for membership, even if I were worth a hundred million."

"Isn't that too bad?"

"Oh, I guess I'll be able to survive," he answered lightly.

"I'd just love to see you down there."

"If I was, I'd do my share toward making things hum."

"Which are ahead now—the bulls or the bears?"

"The bulls have a shade the best of it. D. & G. is up to 90 3-8. I must leave you now, as I've got to get over to the office of the brokers who have my deal in hand. If D. & G. reaches 92 I'm going to sell out. That will give me a profit of something like \$100,000."

"I'm sorry you must go," replied Elsie, regretfully, "but I suppose business comes first."

"On such a risky occasion as this it must. Still, if it was the question of pleasing you, I'd sacrifice the chance of making a hundred thousand rather than offend you," he whispered in her ear.

She blushed vividly, and flashed a look upon him that almost took his breath away.

"You don't mean that, I know," she said, softly.

"I do. I love you with all my heart, and I'd rather go dead broke than lose you."

He grasped one of her hands as he spoke the daring words in her ear, and stole the other arm around her waist.

He felt her tremble and lean slightly toward him as he unconsciously drew her nearer.

Then the audacity of his conduct occurred to him, and in some confusion he said:

"Are you offended?"

"No," she answered in a low voice, looking at him with shining eyes.

"Do you care for me a little?"

"Yes."

The roar of the Exchange seemed like sweet music in his ears at that moment.

He forgot all about D. & G., and the \$80,000 margin he had at stake.

All he cared for at that moment was the beautiful girl by his side.

He had won from her the sweetest admission he could have asked for, and he was deliciously happy.

Then he was recalled to his senses by a remark of Mrs. Carter's.

At the same moment a wild uproar, louder and more strenuous than before, rose from the floor.

The bears were turning the tide in their favor.

D. & G. was tumbling.

The Exchange was trembling on the verge of a panic.

Elsie seemed to grasp the situation.

"Don't stay here, Arthur!" she cried, in a tremble of anxiety. "Go!—go!—and save yourself! D. & G. is falling! You may be ruined!"

"I can't be ruined," he said, "for I have just won what is far more valuable to me than my D. & G. shares—your love," he added, in a whisper.

"Arthur!" she said.

"I must go, however, and try to save my margin. If I don't see you at my office at one, I'll see you at your hotel to-night."

He rushed away.

When he reached the offices of his brokers he saw by the tape that the slump had been arrested in the nick of time to save his bacon, and that D. & G. was advancing again.

"That was a narrow shave," he breathed. "My place is here, and not in the gallery of the Exchange, and yet I wouldn't have missed that five minutes for every dollar I own. I have won the finest girl in all the world, and I feel like whooping things up like a kid of ten. If there's a luckier fellow than me in Wall Street, this minute, I'd like to know who he is."

Arthur now gave his attention strictly to business, and for the next hour watched the quotations as they came out on the endless line of tape.



The room was full of excited customers, all more or less interested in the same stock.

The slump had wiped a number out who had bought at a higher price than Arthur, and they walked gloomily out into the bright sunshine of Broad Street.

After dropping to 77 1-2, D. & G. had started up again, and soon reached 87.

The young broker breathed easier.

There were temporary lulls in the quotations when the brokers on the floor hauled off to compare tallies, but they did not last long.

At one o'clock D. & G. reached 90.

While Arthur was eagerly wondering if it would advance the other two points he was looking for, the ticker started off at a rapid rate.

The following appeared in rapid succession:

"3,000 D. & G., 91; 1,000 D. & G., 91 3-8; 5,000 D. & G., 91 5-8; 5,000 D. & G., 92."

Arthur's eyes sparkled, and he left the ticker to order his shares sold at the last figure, or above it, according as the market stood when the sale was made.

Others were before him, and it was several minutes before he got his order in.

Then he rushed back to the indicator, to find that the stock had gone to 93.

Higher quotations continued to come out for ten minutes, the stock rising to 95.

He judged that his broker ought to get about 93 for his shares.

Feeling as if a great load had been lifted from his mind, for he hadn't been free of anxiety for a week, he walked up to his office.

Elsie and her aunt were not there, nor hadn't been back, according to the report of his boy, Dan, so he did not wait, but started back for the Exchange.

"I'll bet Elsie couldn't tear herself away from the excitement," he said to himself as he mounted the stairs to the gallery.

A big mob was now in the gallery, and though he caught a glimpse of the faces of the girl of his heart and her aunt, in their favored positions close to the railing, he could not approach them, nor see what was occurring on the floor.

The uproar, however, was like a miniature falls of Niagara.

He soon made out from the remarks he overheard that another slump was on.

This time it proved to be the final attack of the bears.

They had been reinforced by two or three big guns, and their onslaught carried dismay and confusion to the bulls.

In ten minutes the greatest panic in two years was on.

Prices were slaughtered in all the stocks.

Every broker seemed to be trying to sell out at once.

D. & G. was dropping a point at a time.

When Arthur caught a glance at the blackboard he saw it marked up at 85.

Five minutes later it was down to 79.

As people moved this way and that in the gallery, Arthur managed, by degrees, to reach a position just behind Elsie.

He reached forward and touched her arm.

She turned a troubled face toward him.

"Oh, Arthur!—did you sell?" she fluttered.

"I did. I got out at 92, or thereabouts."

"I'm so glad!" she said, with an expression of great relief.

"Well, have you seen enough? You've been here three hours. Shall we go to lunch?"

"With you?"

"Of course. Don't you want to?"

She smiled in a way that made his heart glad.

The three extricated themselves from the crowd and walked down to the street.

On the way to the restaurant he stopped at his brokers' to find out if his stock had been sold out before the slump, and found that it had, and that he was safe.

Elsie and her aunt congratulated him on his good luck when he told them.

"How much have you made?" asked the girl.

"A clear \$100,000. That isn't so bad, is it?"

"I should think not," she answered.

Elsie attracted a whole lot of attention at Delmonico's, where he took them both, though the place was not very full, owing to the fact that most of the brokers connected with the Stock Exchange who patronized the restaurant were busy on the floor at that time.

After the meal they returned to his office, and remained there till after three.

"We've made quite a day of it," said Mrs. Carter, rising to go. "I think we will take a car uptown now, Elsie."

"Very well, Aunty."

"When shall I see you again, Elsie?" asked the young broker, as he walked with her to the door.

"When? You are welcome to call on me at any time—now," she said.

"Then you may expect to see me to-morrow night."

Thus speaking he bade them both good-afternoon.

## CHAPTER IX.

### ARTHUR AND ELSIE TABER GO INTO S. & T.

The panic created havoc in Wall Street, and the smoke of the rout did not wear away for several days.

Several brokers were completely wiped out.

Many others were badly crippled, while perhaps fifty found that their bank accounts had shrunk to a considerable extent.

Those bulls who had got out before the crash, like Arthur, were well ahead of the game; but the bulk of the profits went to the bears, who had won a hard-fought victory.

But what about the general public?

Alas! There had been a fearful slaughter among the lambs.

Those confiding small speculators, who persisted in backing the market to the last, were cleaned out.

Their fleece hung in the different brokers' offices of the financial district, and the traders who had accepted their money made merry over the catastrophe.

Arthur, when he reached a settlement with his brokers, found he had cleared just \$110,000, which raised his capital a little above \$300,000.

His face was getting to be known to many traders on the Street, who wondered who he was.

Others who knew his name, and that he claimed to be



a banker and broker, were at a loss to understand how a young fellow of his age expected to make his way against the regular denizens of the Wall Street jungle.

Not over half a dozen brokers knew that he had made a coup in Eldorado Copper, and they were not saying anything about it.

Fletcher, Golding, Kruger, and Eastman, were four of the half dozen, and they were laying plans to get some of his money away from him.

Nobody but the brokers who had put through his D. & G. deal knew that he had come out ahead on that stock, and, of course, they were bound to keep the matter to themselves.

The very fact that the traders knew so little about this newcomer caused him to become an object of great interest to them.

His handsome face and gentlemanly ways attracted general attention, and many inquiries were made concerning him.

All that could be learned was his name and business.

As for the latter, it was easily learned that he wasn't doing much of anything.

Those who sized him up as a lamb dropped in at his office, on one excuse or another, and used all their ingenuity to unload stocks upon him that they were extremely anxious to get rid of.

He told them that he wasn't buying anything just then.

"Well, what are you doing?" asked one persistent and curious visitor.

"Attending to my own business, as well as I can," replied Arthur, politely.

"Well, if you have no customers, and are not buying stock, I fail to see what your object is in having such an expensive office."

"Oh, I'm willing to buy a stock when I see money in it."

"There's money in J. & D. that I offered you."

"That may be so, but as I can't see it, I can't afford to buy any of it. I like to pick my own winners."

"What winners have you picked already?"

"That is something I never speak about. I don't care to advertise either my successes or my losses. I may have had more of the latter than the former, or vice versa; whichever is the case, I'm not saying anything."

"But it isn't the custom among the boys to be quite so reticent. When you're in Rome you want to do as the Romans do."

"Well, I'm doing about the same thing as the rest of the gentlemen down here are doing—trying to make money."

"Why don't you buy J. & D., then?"

"As you seem to be selling it, I don't see any particular incentive to buy."

"I'm overloaded. I've got to make a sacrifice to raise the coin to meet certain engagements on my hands."

Arthur, however, wouldn't bite worth a cent, and the caller retired in disgust.

Another broker, who dropped in on the following day and introduced himself, asked him what stocks he was holding.

"Well, just now I'm holding on to my money. I think that's a better investment than stocks," he answered, with a smile.

"Well, money is a good thing to have. I suppose you have quite a snug bank account by this time?"

"No. The law prevents me having one outside of a savings bank."

"Where the deuce do you keep your funds, then?"

"That is rather a leading question, don't you think?"

"I don't see how you can operate without a bank account."

"The cash talks every time."

"Do you mean to say you carry your money around in your pocket, or perhaps you keep it in your office safe?"

"No, I don't do either."

The broker laughed, and soon after took his leave.

When he repeated the conversation around among his friends the impression got out that the boy broker was not very well supplied with funds.

Others, however, had a different idea, from his prosperous appearance.

But after the traders had tried their best to find out something definite about him, and failed, they came to the conclusion that he was something of a mystery.

When they had occasion to allude to him, they called him either the boy broker or the Wall Street Mystery, and the latter appellation gradually attached itself to him as time went by.

It was about this time that Arthur heard a group of traders in the doorway of the Schuyler Building discussing S. & T. stock.

They said it was way below its normal value, and they could not understand what kept it there.

The road seemed to be prosperous, and was paying its regular quarterly dividend as it came round.

One broker that if his hands were not tied with other enterprises he would be inclined to buy a block of the stock and hold it for the rise that was sure to come pretty soon in his opinion.

All agreed that it was a fine investment for a man with capital who did not need his money for immediate use.

Their conversation greatly interested Arthur, and he began making inquiries about S. & T.

He found that everything the brokers had said about it was true.

It was going at 62 at present, but its past record showed that it usually perched around 75.

It had not been as low as it was now in years.

After thinking the matter over the young broker, not finding anything else on the market that attracted him, decided to buy S. & T.

It struck him that it would be a safe thing for Elsie to put her money in, too.

He was now engaged to the girl, with her aunt's consent and approval, and saw her several times a week.

Indeed, the bellboys at the Russell Hotel always winked at each other when he appeared at the desk and sent his name to Room 99.

They guessed the way the wind blew, and they knew he was good for a quarter each time he showed up.

When he didn't have a quarter he made no bones about disbursing a fifty-cent tip, consequently he became a popular personage among the uniformed lads.

When Arthur recommended S. & T. to Elsie's notice, she was ready to put up all her money as his judgment



dictated, particularly as he said he would guarantee her against loss.

"It's like betting on a sure thing, isn't it?" she laughed.

"Somewhat so. I wouldn't stand to see you lose on anything I advised you to handle. I think too much of you for that," he said, tenderly.

"Do you really think a lot of me?" she asked him, with one of her sidelong glances that made him her willing slave.

"Do I? Say, what's that over there?" he said, pointing to a corner of the room.

"Where? Why, I don't see any—oh!"

The exclamation was drawn from her by the kiss he stole.

"Aren't you too mean for anything?" she cried, with a rich blush, but nevertheless a happy light shone in her eyes.

"You stole that."

"Stolen sweets are always the best," he chuckled. "If you want to take it back I'll look the other way so as not to catch you in the act."

"Thank you, I'd sooner you'd keep it."

"That suits me; but I think that one feels lonesome."

"Lonesome! What do you mean?"

"I think I ought to have another to keep it company."

He grabbed her, whereat she pretended to have a strong objection to a repetition of the performance.

"Well, I won't steal any more without your permission. It wouldn't be fair, I guess. Do I get just one more, or don't I?"

She looked into his eyes and then held up her lips.

"Thanks. Now we'll talk about S. & T."

The result of the talk was that Elsie brought her money down to him next day to invest in S. & T., on margin, for her especial benefit.

He bought 2,000 shares for her account, and she insisted that when the deal was concluded he must charge her the regular commission.

Then he went to another broker and ordered 20,000 shares for his own account, at 62.

As soon as he was notified that this lot had been secured, he patronized a third broker and ordered another 20,000.

It took the broker four days to fill the whole of his order, as the stock seemed to be growing scarce for some reason, although there was supposed to be a lot of it on the market.

Half of the shares the broker bought in the Exchange, and as the price went up during the interval about two and a half points, Arthur had to give an average of 64 for it.

It took the bulk of his capital to meet the margin, and he could not help realizing that he was taking quite a risk in spite of the fact that under ordinary circumstances the stock was not likely to go below the 60 point, at any rate.

He told Elsie what he had done.

"I stand to win big money this time, possibly half a million. Should I be so fortunate as that you ought to more than double your money."

Elsie was delighted at the prospect, and said she had been watching the market reports every day in the papers.

"I know I am \$4,000 ahead, so far," she said.

"That's right. And I am \$40,000 to the good on my first batch," he replied.

From that moment both were vitally interested in the movements of S. & T.

## CHAPTER X.

### THE YOUNG BROKER CLEARS OVER HALF A MILLION IN S. & T.

The purchase of the 10,000 odd shares of S. & T. made at the Exchange for the account of the young broker had drawn attention to the stock and caused it to rise from 62 to 64 1-2, as we have already stated.

Many brokers, noticing that the stock was low, began to make purchases, too, and this caused a further stiffening in the price, and it rose to 66.

Other brokers, on the strength of the rise, began to bid for the stock, and that brought it gradually into demand.

On Saturday, five days after Arthur went into the deal, S. & T. reached 70.

The papers began to call attention to the advance in the price of the stock, and to suggest that it was evidently going back to its old-time level.

These reports led to a steady demand for it on Monday, and resulted in it going up to 72.

The outside public showed an interest in S. & T. as soon as the newspapers took notice of it and prophesied further advances.

Lambs are always on the lookout for a rising stock, and consequently they came into the Street with a fresh boodle and rushed in to buy all they could get hold of.

On Tuesday afternoon there was little of the stock to be had, and this fact operated as a kind of boom, because everybody suddenly became anxious to secure what was hard to get.

While the stock was plentiful and the demand light it was passed up, but now things were different.

While most of the brokers were puzzling themselves to account for the upward march of S. & T., a report was circulated that an extra dividend was going to be paid to stockholders of record.

No one seemed to know whence this report emanated, but as it seemed to give a clue to the situation it was more or less believed, and livelier bidding was indulged in, the price advancing to 78.

Arthur, seeing already \$600,000 profit in sight for himself, and fearing that a reaction might set in at any moment, began letting out his stock.

He first ordered Elsie's 2,000 disposed of, and they went at 78 1-8, netting the girl about \$31,500.

Then he told the broker who held the first lot he purchased to let the stock out in small batches as it was called for.

He soon got rid of the first 20,000 at a profit of \$315,000. Then he pushed the second out in the same manner.

It took two days of easy selling to get rid of all his holdings in a way that would not cause any special remark.

The second lot went higher than the first, and he cleared \$335,000, though this block had cost him \$2 a share more than the other.

When all settlements had been made he told Elsie that he was now worth almost a million, or, in exact figures, \$960,000.

S. & T. went up to 84, and then began to drop, but not so fast as to cause any great excitement.

It finally settled around 75, and ceased to engage the particular attention of the Exchange.



"We both struck it rich that time, Elsie," he told her, with great satisfaction. "You have doubled your capital twice over, and so did I. Just think, all I need to be worth a million is \$40,000. In fact, we're worth a million between us. You're not getting such a bad financial bargain in me, if I do say it. I could afford to buy you as fine a house as you would want to live in, and furnish it in a style that would suit you to the queen's taste, and still have plenty of money left to do business with."

"I am not looking for grand things, Arthur," replied Elsie, earnestly. "I shall be perfectly satisfied with whatever you can give me. If you lost all your money I would stick to you just the same."

"You are the sweetest and best girl in all the world," said the young broker, enthusiastically, kissing her half a dozen times.

"Dear, dear, see how you have mussed my hair!"

"Never mind your hair. You won't have any other visitor to-night, and you needn't mind me. I am one of the family—to be."

"But I don't want to look like a fright in your presence," pouted the girl.

"That's impossible under any circumstances."

"Thank you for the compliment."

"It's no compliment to tell the truth. What are you going to do with your \$46,000?"

"Whatever you suggest."

"Have you or your aunt got a safe deposit box?"

"Aunt has."

"All right. Put your money in it till I can look up some good securities for you to invest in."

"Don't you want me to go into the market again?"

"Not unless I can run across another good thing. I don't mind taking chances myself, but I'd prefer you wouldn't."

"I'm willing to be guided by you, Arthur."

"That's right. Now let us talk about something else."

Next day Arthur had a visit from Fletcher.

The broker hadn't been in to see him since the morning he introduced the subject of the fake pool.

"Hello, Mr. Fletcher; you're quite a stranger," said Arthur.

"I've been pretty busy, or I'd been in to see you before. Have a cigar?"

"Thank you, I don't smoke."

"Will you come out and have a mint julep, then?"

"None for me. They're too rich for my blood," laughed the young broker.

"What do you drink?"

"Water when I'm thirsty, and coffee and tea at my meals, or a glass of milk."

"You miss one of the joys of life when you turn down that nectar of the gods—a mint julep."

"I'd sooner turn it down than let it turn me down."

"A mint julep will hurt no one."

"Possibly not; but one leads to another, and when you have acquired the taste for mint juleps it becomes a habit to imbibe several in the course of the day."

"I don't take over six myself, as a rule; but as mint juleps have no charm for you we'll talk about something else. How are things coming on? You don't seem to be doing a land office business yet," chuckled the trader.

"No. It takes time to establish one's self."

"Buying anything at present?"

"No."

"Would you like to go in with me on a little scheme?"

"Any use asking you what the scheme is? If it's another blind pool, you know my sentiments on the subject."

"Nothing of that kind at all. I've found out that Kruger and a dozen other traders have formed a pool to boom L. & M. They've got about \$6,000,000 at their back, and the thing is pretty certain to go through. Now, I've been looking around for somebody who will put up \$125,000 against a similar sum. That will make a pool of a quarter of a million. Then I will go out and buy all I can get of L. & M. on the quiet on margin, and when the price goes up we'll dump the stock on Kruger and his friends and divide the profits. What do you think of it?"

"How came you to find out that Mr. Kruger and a number of other traders have made up a pool to boom L. & M.?" asked Arthur.

"I'd rather not go into particulars about that," replied Fletcher, evasively. "But you can depend that it's a fact."

"Well, Mr. Fletcher, I'm much obliged to you for offering to take me in on this, but my finances are tied up at present, and I cannot take advantage of your proposition," said the young broker, who had reason to distrust Fletcher, and did not care to be connected with him in any deal.

"Do you mean to say that you can't go in with me?" replied the trader, clearly disconcerted by Tuttle's refusal.

"That's about the size of it."

"Don't you think you could manage it somehow? It is a dead open-and-shut game. We're bound to clear \$200,000 apiece out of it."

Arthur shook his head.

"There is nothing to prevent you from buying half the amount of stock yourself and making your share of the profits," he said.

"I admit that," replied Fletcher, reluctantly; "but one of my objects is to buy as much of it as I could in order to dump it on the Kruger crowd."

"Why do you wish to do that?"

"Because they left me out of the pool."

"Oh, I see," smiled Arthur. "You want to get back at them."

"That's exactly it."

"You ought to be able to find somebody to go in with you. What's the matter with your friend Golding?"

"He's in the pool."

"How is it you were not asked to go in?"

"Kruger and I had a bit of a falling out, and he is engineering the scheme."

Mr. Fletcher's statements were very plausible.

He might be telling the truth, or he might not.

Arthur probably would have considered his proposition but for Fletcher's former attempts to do him up in connection with his friends.

Fletcher tried his best to get him to go in, but without avail.

When Arthur said "No" he always stuck to it, and so the trader retired, greatly disappointed over his failure to interest the young broker.



## CHAPTER XI.

## ARTHUR PICKS UP VALUABLE INFORMATION.

Arthur kept his eye on L. & M. in order to satisfy himself whether there was really anything in what Broker Fletcher had told him, but he did not attempt to buy any of the stock.

A couple of days later L. & M. rose two points, but on the following day it fell back again.

This was only what might be looked for at any time.

At any rate, though Arthur watched it right along, no boom developed in it, and then he was satisfied that Fletcher had only been trying to work him.

"His story of the pool and a disagreement with Mr. Kruger is all moonshine," Arthur said to himself. "It was a job to catch some of my fleece. Well, they didn't succeed. It's a wonder they wouldn't haul off and let me alone. Mr. Fletcher can't do any business with me in the confidential line. I'm not going to put my head in the lion's mouth. I'd like to turn the tables on that crowd. If I could only get on to some scheme they were going to work, I'd try and put a spoke in their wheel. I'm getting tired of their underhand methods."

That afternoon he saw Fletcher, Kruger and Golding conversing together on the corner of Wall and Broad streets.

"That doesn't look as if Fletcher and Kruger were out," thought the young broker, as he watched them a few moments and then continued on to the restaurant where he was going to take lunch.

Next day was Saturday, and he and Elsie planned to take a trip to Staten Island after they had lunch together.

The girl reached her fiance's office about half-past twelve, and at one o'clock they went to a nice Beaver Street restaurant together.

At two o'clock they were aboard the boat, and a few minutes afterward she left her slip bound for St. George.

They sat in the front of the boat enjoying the sail and each other's company.

The boat was about half-way across when Arthur, feeling thirsty, excused himself to get a drink of water.

The young broker failed to locate the ice-cooler and went down to the washroom, where there was a small bar.

After getting the drink, he started toward the rear of the boat.

In order to do this he had to make his way alongside the many vehicles that filled the lower deck.

At one place he found his way blocked, and he was obliged to work in and out around the horses and wagons to reach the other side of the boat.

He frequently had to retrace his steps to avoid another block.

While he was trying to extricate himself from the maze he reached a pole on the other side of which three gentlemen were talking.

He recognized them, much to his surprise, as Fletcher, Kruger and Morgan.

He was about to draw back when he heard his own name mentioned, and that aroused his curiosity to learn in what way he was concerned with their conversation.

"Tuttle certainly seems to be a wise guy," Kruger was

saying. "And he has luck to burn. The first attempt we made to get at his pocketbook ended in his getting the best of me to the tune of over \$200,000 on Eldorado Copper. That was the worst throw-down I ever received, as long as I've been in the Street. The second effort we made through Fletcher he wouldn't bite at, and so it was a failure. Now the third attempt the other day to interest him in L. & M. missed fire. I guess we had better let him alone. He's small game, anyway."

"But I intend to get square with him," hissed Horace Morgan. "He butted in on a lady customer of mine and spoiled the deal completely as far as I was concerned. I sha'n't rest till I've done him up for it. I don't know why the agent of our building rents offices to boys. It oughtn't to be permitted."

"He's only a boy in years," said Fletcher. "He's the smartest young fellow I've seen. If he manages to hold out he'll give some of the brokers cards and spades and beat them out at that."

"That's only your opinion," retorted Morgan, savagely.

"It's Kruger's opinion, too, if you want to know," replied Fletcher. "The trouble with you, Morgan, you've got a personal grouch against the boy and you can't see any good in him."

"Huh!" ejaculated Morgan, with a sniff.

"Oh, cut Tuttle out," said Kruger, impatiently. "We didn't come in here to discuss him. First thing you know the boat will be at the landing. Fletcher and I want to know if you're going to join the syndicate."

"How much will it cost me to come in?"

"A quarter of a million."

"I don't know whether I can stand that."

"You'll have a week to raise the money. You have securities that you can hypothecate for a couple of weeks or so. Three weeks at the outside, possibly two, will see the deal through, and a profit of \$250,000 in each of our pockets. We only want another man, and as you belong to our crowd we are putting the chance in your way. We all know one another, and are accustomed to pull together in a thing of this kind. We'd rather have you in with us than an outsider."

"What is the stock you're going to boom?" asked Morgan.

"Do you pledge your word to go in?"

"Yes. I'll raise the money some way."

"J. & D. is the stock," said Kruger, and the young broker in the background made a note of the fact. "Taylor & Co., bankers, are with us, and will act as treasurer and agent. As fast as we buy the stock it is to be delivered C. O. D. at Taylor's. Taylor will hypothecate it as fast as received for about seventy-five per cent. of its market value. That will give us altogether a backing of five million dollars. J. & D. is going now at 48. The road has issued 300,000 shares of stock. About 175,000 shares are held by the officers and their friends and will not figure any in the market. Another 25,000 may be allowed as held by estates and trust companies and can also be thrown out of our calculations. That leaves 100,000 for us to look out for, the present market value of which is \$4,800,000. Of course, we'll have to give more than 48 for some of the stock as soon as our buying makes it scarce, but we ought to get 60,000 shares below 50. We may not have to take



in over 75,000 shares altogether, and we have ample resources to handle that much. So you see the deal looks like a clear winner on the face of it."

Horace Morgan admitted that the prospects were quite satisfactory.

"Now that the pool is complete," went on Kruger, "I'll call a meeting for Monday afternoon at four o'clock at my office. As we can't start in any too quick we will call for a first instalment of \$100,000 from each of the members, which will give us ample working capital for several days. The balance can be paid in three \$50,000 instalments."

"Who's going to do the buying?" asked Morgan.

"Fletcher and Golding. I'll attend to the selling when the time comes, and I may want you to give me a hand."

"Have you located much of the stock?"

"Stacy & Co. have a block of 10,000 shares which they are holding at 48 5-8. We will take that in right away. Fairbanks has a couple of thousand. Andrews has some. Edwards has 3,000 shares, and I have the names of other holders on my list to the amount of 28,000 shares."

"We ought to pick up 40,000 easily around the different offices, including what you have mentioned," said Fletcher.

"No doubt about it," said Kruger. "As soon as we begin buying in the open market we may look for the price to rise."

"Of course; but we must manage it so quietly that the attention of the other traders is not called to it in a way that will suggest to them the starting of a boom," said Morgan. "The moment they get that idea into their heads they will begin bidding the price up in their efforts to get hold of some of the stock. Time enough for that when we have got hold of all the shares in sight. We don't want to be obliged to take in much of it at exorbitant figures—we will have to take in some in order to sustain the corner."

The three brokers continued to figure out their plans for some time longer, all of which Arthur took in with a view of use later on.

He was tickled to death at what he had heard, for these men were the ones who had tried their best to take advantage of his inexperience, and he now saw the chance to get back at them in a way that would largely increase his own pile if he worked the business right.

As soon as he saw they were about to leave the spot he got out of the way as fast as he could and returned to where he had left Elsie without visiting the stern of the boat, as he had intended.

## CHAPTER XII.

### ARTHUR BEGINS OPERATIONS AGAINST THE SYNDICATE.

"Where have you been, you bad boy?" asked Elsie, as soon as he rejoined her.

"I've been picking up a fund of very valuable information."

"About what?"

"A certain stock that's going to be boomed soon," he whispered in her ear.

"How did you manage to do it?"

"I'll tell you later on, Elsie, as soon as we are by our-

selves. I think I see a chance where you can use your money to good advantage, too."

"That's good," she said, with sparkling eyes.

"I'm afraid you are inoculated with the speculative fever, Elsie," laughed Arthur.

"Do you think so?" she replied, with a roguish look.

"I do. You need to be curbed in that respect."

"Then why suggest that I can use my money to good advantage in the stock deal you have in mind?"

"Oh, this is a special case, where I believe the chances are in your favor. You will practically be operating on a sure tip."

The boat was now approaching her Staten Island slip and they prepared to go ashore with the crowd.

Arthur pointed Fletcher, Kruger and Morgan out to her as they stood well forward.

She knew Mr. Morgan by sight, of course, for he had acted for her in selling her M. & O. shares.

When they were walking up the street Arthur told her what he had overheard as to the plans of the syndicate that had been formed to boom J. & D.

He also told her how Fletcher, Kruger and others of their crowd had tried to put several jobs on him which had failed.

"I think I told you about their first attempt when I turned the tables on them to the extent of over \$200,000 in Eldorado Copper. All these men are in this syndicate, and it will give me much pleasure to buy up a lot of J. & D. at rock bottom price and afterward dump it on the members of the pool after the boom had started in. That would make a big hole in their anticipated profits, and at the same time pad my own financial standing."

They then took a car down the island toward one of the beaches and spent the afternoon having a good time.

Arthur outlined a plan of campaign on Sunday which he intended to put into effect next day, and, subsequently, according as matters developed.

First thing Monday he went to the brokerage house that had carried his S. & T. deal through and left an order for 20,000 shares of J. & D. on margin at whatever they could get it for not over 50.

He put up \$100,000 cash security and tipped the broker off to several persons, Stacy & Co. excepted, Kruger had mentioned as holders of the stock.

He called on Stacy & Co. himself and inquired if the firm had any J. & D.

He found, as he expected, that they had 10,000 shares in two equal blocks.

After some argument he succeeded in buying it for 48 1-2.

He paid \$485,000 for it outright, and took the certificates away with him, after requesting Mr. Stacy not to give any clue to the purchaser if anybody called for the stock later, and, finding it had been sold, wanted to know who had bought it.

He went to another broker, who had done some business for him, and left an order for 5,000 shares in Elsie's name at any figure not over 50.

On Tuesday morning he was notified that the 20,000 shares had been secured at an average price of 49, and that afternoon Elsie's 5,000 were reported bought at 50.

Arthur then lay back on his oars to await results.

Three days passed before there was any movement worth



mentioning in J. & D., and then it began to go up a little, reaching 52 by the time the Exchange closed for the day.

On the following Saturday it closed at 54 3-8.

Arthur knew he had more than a third of the stock that was probably on the market, and he expected to give the syndicate an unpleasant surprise when the time came.

He met Fletcher on the street on Monday morning.

"By the way, Mr. Fletcher," he said, "I looked to see a rise in L. & M. after what you told me about the boom you had the tip on, but I guess the scheme didn't go through, for the boom didn't come off."

Fletcher glared at Tuttle rather unpleasantly.

"There was a row among the members of Kruger's pool, and the deal fell through," he said, in an effort to square himself.

"I thought something must have been the matter," replied Arthur.

Fletcher said he was in a hurry, and walked away, while the young broker chuckled as he looked after him.

He ran against Kruger on Broad Street.

"How are you, young man?" asked the broker.

"Fine as silk," replied Arthur.

"How's business?"

"Rushing—past my door."

Kruger grinned.

"You'd sooner have it rushing in your door, wouldn't you?" he said.

"Rather, but one can't always have what he wants in this world."

"If he's got the dough he can come pretty near having it."

"All the money in the world won't give you good health if you're broken down."

"That's right. Well, I must leave you. Good-bye," and Mr. Kruger hurried away.

Further along he saw Howard Golding talking to a broker friend.

As Arthur started for the visitors' entrance to the Exchange, Horace Morgan came rushing out in a great hurry.

He slipped on the last step and would have had a bad fall only for Arthur, who grabbed him by the arm and steadied him till he recovered his balance.

Instead of thanking the boy, whom he immediately identified as his next door neighbor, he gave Tuttle a shove.

Arthur fell against an Italian image vendor who was carrying several imitation bronze busts of noted men on a board.

The boy's head struck the edge of the board, which tipped and threw the busts forward.

One of them, in its flight through the air, struck Mr. Morgan a blow over the eye, and cut a gash from which the blood flowed freely.

There was trouble at once.

The Italian was mad and expressed his feelings in very strong language which nobody understood.

Broker Morgan was mad because he had been wounded, and he used some strong language, too, not quite consistent with his standing as a church deacon.

In the confusion which ensued Arthur thought it prudent to extricate himself from the scene of the rumpus and get out of sight.

As he passed into the building a crowd was collecting around the broker and the image vendor.

"It would have served him right if the whole bunch of images had dropped on his head," said the boy to himself. "The idea of his shoving me the way he did after I saved him from a fall. Some people are gentlemen in their minds only, and Mr. Morgan seems to be one of them."

He hurried up in the gallery and soon forgot the incident in the scene before him, which was pretty animated that morning.

A sale of J. & D. had just been made, and the quotation, which was 55, was being displayed on the board.

"If I was to sell now I'd be \$175,000 ahead. That would let the syndicate off too easy, however. I intend to make those gentlemen pay well for my stock if things go the way I expect they will. I'm not likely to get such a fine pointer in a hurry again, and I must make it pan out all there is in it."

Howard Golding soon appeared on the floor, and Arthur saw him moving around among the members of the Exchange, and sometimes exchanging memorandums with them.

The boy broker judged that he was quietly buying in all the J. & D. he could get hold of.

Many quotations of the stock went on the board, but none of them was at a price much above 55.

But after a while some of the traders saw that Golding was buying right along.

Half a dozen of them made a combined rush for him, offering their stocks with frantic energy, and yelling like inmates of Bedlam.

They soon found that Golding was buying nothing but J. & D., and as they had none of that particular stock for sale they turned their attention elsewhere.

Indications did not point to much of a raise in the stock that day, and so when one o'clock came Arthur went to lunch.

After that he went to the office of his principal broker and saw that J. & D. was up to 56 1-2.

## CHAPTER XIII.

### ARTHUR MAKES \$100,000 FOR ELSIE.

That evening he visited Elsie.

"Well, you're \$30,000 ahead so far, Elsie," he told her. She clapped her hands with delight.

"And how much are you ahead?"

"About \$200,000," replied her young lover, complacently.

"We'll make a good deal more if you are able to carry out your plans," she said.

"That's what I expect. This is the biggest deal I have been in yet. It would make a good many brokers stare if they knew how deeply I am in this thing. Only the brokers with whom I am doing business have any idea that I'm worth considerable money, and even they don't know the extent of my present operations as I have divided the buying between two firms. There'll be fun on the Exchange when I let out my holdings, though I'll bet the members of the syndicate won't see any humor in it."



Next morning Fletcher and Golding were both on the floor early, making every effort to secure the outstanding shares of J. & D.

The syndicate had so far bought 50,000 shares, while Arthur held control of 35,000.

That made the stock quite scarce.

Fletcher and Golding couldn't understand why more didn't come to the surface at the advanced price.

After bidding 57 for it, without much result, they hastened over to Kruger's office to consult with him.

"So we've only got 53,000 shares," he said. "There are certainly 40,000 more that I have figured would be offered us at around the present market. The people who have the stock must suspect a boom in sight, and are holding on to it for higher prices. If it's thrown at us when the figures get above 60, it's going to make a whole lot of difference in our profits, and possibly embarrass us as well. I didn't calculate on being up against such a thing as this. I thought we'd get in 80,000 shares before we would be up against extra high prices. We'll have to work with a good deal of care or we may find ourselves in the soup."

At one o'clock J. & D. had gone up to 59, and the syndicate had only secured 3,000 shares more.

Kruger stopped the buying to see what effect that would have.

Outside brokers, however, kept the ball rolling, and when the Exchange closed for the day the stock had gone to 61.

A meeting of the syndicate was called to consider the situation.

The members gathered in Kruger's office at four o'clock.

"Gentlemen," said Kruger, "we have now in our possession 56,000 shares of the stock which have cost us an even three million. Its present market value is half a million in excess of that. We have borrowed \$2,225,000 on it. Things would look lovely only for the fact that there are about 40,000 shares to be heard from yet, and the price is now up to 61. The higher the price goes the more dangerous those 40,000 shares are to us. It is possible that more of the stock is out of the market on permanent investment than I have figured on, but as we have no evidence of such a thing we must, in our own defense, figure that the shares are being held back by long-headed individuals who suspect what is on foot and are playing for large profits at our expense. We ought, in the ordinary course of events, have got hold of at least 20,000 of those shares anywhere between 50 and 55. But Fletcher and Golding cannot locate any part of those 40,000 shares. They may be in the possession of some big operator, in which event they are a standing menace to us. I am bound to say that the sale of those 10,000 shares held by Stacy & Co. to some unknown party looks bad. It is therefore up to you, gentlemen, to say whether we are to go on with this deal and try to complete the corner at all hazards or throw up our hands and begin to unload at the present market. In the latter case we'll no doubt get out with a small profit all around, but the selling will have to be done with due caution to effect that, for if an unexpected slump sets in before we have got much off our hands we'll have to face a considerable loss."

"What do you propose?" asked one of the syndicate members.

"Well, if the members of this pool will agree to stand

another assessment of \$100,000 if the money is urgently needed, I would advise going ahead. But we must be prepared to take any stock offered if we are to hold the price when we come to unload."

"I would suggest that we offer a few 5,000 blocks tomorrow morning and stop the rise for the present. By effecting a temporary slump we may frighten the party or parties we suspect to be holding so much of the stock into selling. If it comes out we can quietly gobble it up," said Golding.

"I was about to suggest such a plan, too," said Kruger.

Golding's proposition was put to a vote and carried, and soon afterward the meeting adjourned.

On the following morning Kruger went on the floor and began offering J. & D. in 5,000 lots at 60.

That caused the stock to fall, and no effort being made to sustain it, it went down to 51—a loss of ten points.

Arthur was at first surprised and a little disconcerted by the drop, which represented a loss of over \$300,000 to him and Elsie, but he soon figured out that it was probably a scheme of the syndicate to shake out some of the 35,000 shares that he controlled and which they were looking for.

As he had \$375,000 cash on hand and could raise another \$300,000 on his 10,000 block which he had bought outright from Stacy & Co., he did not get alarmed.

He simply did nothing, but let the syndicate members do the worrying.

The slump enabled the syndicate to get hold of 4,000 more shares at varying prices under 60.

On the whole, the result of the move was disappointing to them.

Kruger figured that there were still at least 30,000 shares that were being held back, and the matter caused him not a little anxiety.

The question that worried him was, How many of those shares would be thrown on the market at an awkward moment?

After touching 51, J. & D. began slowly to recover, but for the rest of the week it didn't get higher than 55.

Arthur thought he would try and give the stock a boost, so he gave one of his brokers an order to buy any part of 5,000 shares under 58.

The broker, according to instructions, went to the pole and began bidding on the stock up to 58.

He couldn't get a share, which suited Arthur all right, for he didn't want the stock.

His object was to call attention to the scarceness of it and create a fresh interest in it in the Exchange.

In this he succeeded, for quite a lively bidding set in, and several traders offered as high as 60 for it.

They didn't get any, as nearly all the stock was held either by the syndicate, or Tuttle, and neither was selling at that price.

Kruger had instructed all the members of the pool to make inquiries on the quiet to see if they could find out who was holding the stock that hadn't come out.

Their efforts met with no success.

J. & D. closed at 60 on Saturday noon.

The syndicate held another meeting about one o'clock, and decided to go ahead and boost the price, any way.



They voted to put up another \$100,000 apiece as an emergency fund.

On Monday morning Fletcher appeared at the J. & D. pole and offered all the way from 60 to 65 for any part of 5,000 shares.

He got hold of 300 at the latter figure.

Arthur was in the gallery and watched his actions.

He walked downstairs and sent a note in to Fletcher, saying that he wanted to see him.

The broker came out into the lower corridor to meet him.

"Well, Tuttle, what can I do for you?"

"You're buying J. & D.?" said the boy.

"I am. Have you any for sale?" he asked, jokingly.

"Yes. I've got 5,000 that I'm holding on margin. Do you want them at 70?"

"At 70? Why, that is five points above the market!"

"I know it is, but I have an idea the price will go to 70 before the day closes. If you don't want to pay that, I'll hold on to it, and when it reaches 70 I'll order my broker to sell it."

"I'll give you 66," said Fletcher.

"No, you won't. Seventy is my figure."

"It will never go to 70."

"I'm willing to take chances that it will."

"What makes you think it will go to 70?"

"Because it's so scarce."

"How do you know it's scarce?"

"I have just been watching you from the gallery. You bid from 60 to 65 for any part of 5,000 shares, and I didn't notice that any one threw the stock at you."

"How long have you had those shares?" asked Fletcher, inquisitively.

"Ever since I bought them for a young lady friend of mine."

"Oh! Then you're selling for a customer?"

"I am."

"You seem to be setting the price, though."

"Yes. I am working this deal on my own judgment."

"I'll give you 67 for the block."

The young broker shook his head.

"I want 70."

"You want altogether too much," replied Fletcher, angrily.

"Well, you aren't obliged to take the stock. I think I'll offer the stock in the open market for 70, as none seems to be coming out. I may find a purchaser, as I notice you are not the only broker who seems to be looking for J. & D."

"I'll take your block at 70," said Fletcher, shortly, making a memorandum.

Tuttle did the same, and they exchanged papers.

"Deliver the certificates at Taylor & Co.'s before three," said Fletcher.

"I'll have them there in half an hour," replied Arthur.

Fletcher returned to the floor, while the young broker went to his safe deposit box and got the necessary funds to settle for the 5,000 shares he had bought for Elsie.

He carried the money to the broker who had bought the stock on margin for him.

The trader had hypothecated them at his bank, but he went out and redeemed them, and when Arthur got them

he carried the certificates to Taylor & Co., and received a check on the Manhattan National for \$350,000.

That gave Elsie a profit of \$100,000, less about \$1,500 commissions and interest.

The girl could hardly believe that she was now worth \$144,000 in cash, all made for her by Arthur off her original capital of \$15,000, when he told her that night.

"You dear, good boy!" she cried, impulsively throwing her arms around his neck and kissing him. "Why, I'm rich! Auntie will have to bow to me now. Now, tell me, how much have you made off J. & D.?"

"Not a dollar yet, except on paper."

"Haven't you sold your stock?"

"Not yet, but I think the time will be ripe to-morrow, from the looks of things."

"How much is your stock worth—on paper?"

"Although I sold your shares for 70, the price has not yet reached that figure. J. & D. closed at 68. I have control of 30,000 shares. Sixty-eight times 30,000 is \$2,040,000. I own 10,000 shares outright, for which I paid \$485,000. The other 20,000 cost me 49. I have \$98,000 up on it, and owe the difference between that and \$980,000, or \$882,000. If it goes to 70 to-morrow, and I sell out at that price, I will make a profit of about \$600,000 out of the syndicate."

"My goodness!" exclaimed Elsie, amazed at the sum.

## CHAPTER XIV.

### ARTHUR BEATS THE SYNDICATE.

The purchase of the 5,000 shares from Arthur, and 2,000 more, at 68, from one of the Exchange brokers, gave the syndicate control of 68,000 shares.

The members held a meeting, and voted to begin to unload at 70.

If they got that price for all their shares they would clear an even million, or about \$75,000 apiece.

This was way below their original anticipations, but the 30,000 outstanding shares held by Arthur worried them into bringing the deal to a quicker conclusion than they had contemplated.

They were afraid to try and perfect the corner, and push the price up to 80, lest those outstanding shares be dumped on them at the highest figure.

Kruger decided to try and play a march on whoever was holding the stock.

If they could quietly unload at 70, the mysterious holder of the 30,000 shares would have to take pot luck in getting rid of his stock.

It happened, however, that the young broker had decided to unload at 70 himself, unknown to Kruger or his associates, and that fact made all the difference in the world in the situation.

On the following morning Fletcher and Golding easily boosted J. & D. to 70, making a couple of wash sales between them that secured the quotation.

Then they stopped buying, while Kruger and Morgan began, in a quiet way, to offer the stock at 70.

They soon had brokers biting right and left, and things



were going on swimmingly, when the broker who held Arthur's 20,000 shares, acting under instructions from the boy trader, offered Fletcher a block of 5,000 shares at 70.

The broker had been expecting some such offer would be made, either to him or Golding, and he was prepared to accept the stock.

He knew if he refused to take the shares that they would be thrown on the open market, and that might create trouble for the syndicate.

After the memorandums had been exchanged, Arthur's broker asked him if he wanted any more.

"How much more have you got?" asked Fletcher, nervously.

"I can let you have 5,000 more," was the reply.

"I'll take them," replied Fletcher.

While this was going on, a lieutenant of the selling broker offered Golding two lots of 5,000 shares in succession, and that trader had to take them in.

Thus, inside of ten minutes, Arthur had got rid of all his stock bought on margin, at a profit of something over \$400,000.

He now had the 10,000 shares left which he had purchased outright from Stacy & Co.

He went to the broker who had carried Elsie's deal through, and told him that he wanted him to sell the stock in two blocks, to either Fletcher or Golding, at 70.

If they failed to take it he was instructed to throw it on the market at any figure he could get.

The broker immediately left his office to execute his commission.

In the meantime, Fletcher and Golding compared notes, and found that 20,000 of the outstanding shares had been dumped on the syndicate at 70.

That meant that the sum of \$1,400,000 would have to be paid for the stock.

The syndicate's resources would barely pull them through the deal.

If no more of the stock came to the front the combination would probably be able to weather the storm at a small profit.

Golding hurriedly left the Exchange and sent a note by a messenger to Kruger to meet him at his office across the street.

Kruger immediately responded, and was soon in possession of the particulars.

"It is what I have feared," he said. "We can just meet our present engagements, and that is all. If another 5,000 is offered us, we must take it, on the chance of raising the money through our sales, and otherwise, to pay for it; but it will knock the spots out of our profits. This has been an unlucky deal all around. We have been up against it from the first, though, unfortunately, we did not suspect it."

"Then I or Fletcher can accept J. & D. up to 5,000 shares, if it is offered?" said Golding.

"Yes. We've got to take a chance in order to save ourselves from going to the wall," replied Kruger.

"And suppose more than 5,000 is offered?"

"If it's merely a thousand over, take it. Seventy thousand dollars must not ruin us. I don't think, though, that over 5,000 shares, at the outside, will turn up. In fact, I am in hopes that no more will be tendered to us. If the person who dumped the 20,000 had any more he would

have continued to offer it in blocks of five. On the whole, I think we may consider ourselves safe at last."

"I hope so," answered Golding.

Both men then returned to the Exchange, but not together.

Golding had not been five minutes on the floor before Arthur's broker walked briskly up to him.

"I've got 5,000 J. & D. Do you want it at 70?" he asked.

"I'll take it," replied Golding, with a bold front.

Memorandums were exchanged, and then the newcomer said:

"Want 5,000 more?"

Golding gasped.

"Have you got that much more?" he said, the perspiration breaking out on his face.

"I have. My orders are to sell it to you at 70, or dump it on the market."

"I can't take it!" said Golding, throwing up his hands.

"All right," replied the other.

He walked over to the J. & D. pole and began offering any part of 5,000 shares at 70, 69, 68, and so on down to 65.

In a moment that section of the Exchange was in an uproar.

Other brokers flocked over to have a look in.

A big bear operator, seeing his chance, jumped in and offered to sell 5,000 short at 64, 63, down to 60.

Other bears joined in the fray, and in a few minutes pandemonium was in full swing on the floor.

Arthur's broker had succeeded in selling 1,000 of J. & D. at 68; another 1,000 at 67; and a third thousand at 65.

The remainder was finally sacrificed at 55.

Altogether the young broker cleared \$585,000 on the deal, raising his capital to \$1,545,000.

In addition to his heavy winnings, he had the satisfaction of knowing that he had beaten the syndicate, with its backing of several millions.

Kruger and his lieutenants had made frantic efforts to stem the tide of defeat, but in vain.

The rapid decline swept the ground from under them, and the combination went to pieces in the crash.

When they left the Exchange, at the fall of the chairman's gavel, at three o'clock, all but Kruger were practically ruined.

He had resources that would enable him to keep going, at a heavy loss of capital.

Golding, Morgan, Fletcher, and Kruger, met in the latter's office shortly after three to try and figure up where they were at.

With J. & D. down to 53 they were clearly in the soup, and there was no getting away from the fact.

Enough J. & D. had been sold at 70 to enable the syndicate to meet its engagements with Arthur's brokers.

Unless a reaction set in on the next day, which was scarcely to be expected under the circumstances, the combination would lose over a million and a half.

It would be almost impossible for the members to get rid of the vast load of shares they had accumulated, in the present state of the market, at a figure that would enable them to save any of the capital they had put into the pool.

All the members had raised more or less of their share



of that on gilt-edged securities, and some of them had to hustle in a lively way to save their property.

In some way it leaked out that Arthur Tuttle, the Wall Street Mystery, was the chief factor in the defeat of the syndicate's plans.

Fletcher and Kruger called upon the young broker and demanded to know if there was any truth in the report.

"You sold me 5,000 shares of J. & D. at 70, which you said belonged to a lady customer," said Fletcher.

"That's right," nodded Arthur.

"Did you have any more of that stock at the time?"

"Yes, I had a few shares on my own account."

"How many?"

"Well, I don't know that you have any right to pry into my affairs, Mr. Fletcher," said Arthur. "I think I told you once that I did not talk about either my successes or my losses."

"But it is rumored around the Street that you beat us."

"Do you believe everything you hear?"

"No, I don't—not by a long shot! And I think such a rumor is ridiculous."

"Then why come here and ask me about it?"

"Because I want an absolute denial from your own lips, before a witness."

"I am sorry, but I can't give you that."

"Do you mean to insinuate that you did have a hand in downing us?" asked Kruger.

"I am not saying anything at all."

"Your manner indicates more than your words," cried Fletcher, angrily. "How many shares of J. & D. did you have altogether? I insist on you telling me."

"Well, if you insist, I will tell you. I had 30,000, independent of the 5,000 I sold you for my lady client."

Both Fletcher and Kruger gasped.

"Are you telling the truth?" roared Fletcher.

"I endeavor to do that on all occasions," replied Arthur, coolly.

"And it was you who unloaded on us at a critical moment, in 5,000-share lots, and caused the panic which has ruined several of us and put the others in a bad hole?"

"I certainly got rid of my stock at 70, for I didn't think it was safe to hold on to it any longer."

"You young villain!" howled Fletcher. "How came you to buy so much J. & D. stock at a time when we were trying to corner it?"

"That is my business, Mr. Fletcher."

"And it's mine, too! You have almost ruined me—do you understand? It will be touch and go with me if I can save my seat in the Exchange. As for Horace Morgan—he is down and out. Tell me, who put you up to the knowledge that a syndicate had been formed to boom J. & D.?"

"Nobody put me up to it."

"That's a lie! You must have found out, some way, or you never would have bought so much of the stock. Tell me the name of the traitor who gave us away, or I'll choke the breath out of you!"

Thus speaking, Fletcher, furious with rage, sprang upon Arthur, caught him by the throat, and pressed him against the back of the chair until the boy, who was nearly powerless in his grasp, gasped for breath and began to turn black in the face.

## CHAPTER XV.

### CONCLUSION.

Kruger saw that Fletcher was in a condition to commit murder, without realizing what he was about, so he jumped from his chair and tried to pull the big broker away from the boy; but being only a medium-sized man, more active than muscular, he failed to accomplish much.

In this emergency he shouted to Dan, the office boy, to come in.

Dan was on the point of doing so, any way, as he had heard the racket and high words, and suspected that his boss was in trouble.

The office boy, who was tough and husky, lost no time in adopting strenuous measures to save his employer.

He jumped forward and hit Fletcher a stunning blow between the eyes that laid the broker, dazed and bleeding, alongside Arthur's chair.

The young broker lay back, half choked, and Kruger hurried for a glass of water to revive him.

Between him and Dan, Arthur came around all right, but he did not soon get over the unpleasant sensation of a constricted throat.

He was justifiably angry at Fletcher, and told Dan to telephone for an officer to come and arrest him.

Kruger then interfered in his companion's behalf.

"Don't carry the matter to such an extreme, Tuttle," he said. "Fletcher was clean off his perch, or he never would have acted so rashly."

"He had no business to get off his perch, as you call it," replied Arthur, who was not in the humor to be placated easily.

"I know that," answered Kruger, "but the man is almost crazy over his losses in J. & D., and he blames you for ruining him. Just consider how you would feel under similar circumstances."

"But he would have choked me to death only for Dan! I had a close call, and I don't feel very friendly toward him after that."

"I beg you will excuse him. You will only be adding disgrace to his other troubles if you have him arrested, and press the charge. The chances are, when he gets out on bail he will commit suicide, for I know him to be a hot-headed man. He may even try to shoot you before he kills himself. I assure you that he is a desperate man when pushed to the wall."

Kruger's arguments had some weight with Tuttle, and he finally agreed to let up on Fletcher if the broker would apologize for his conduct as soon as he recovered his customary senses.

So, when Fletcher got on his feet, and looked around like a man awaking from an ugly dream, Kruger took him aside and talked to him.

While Fletcher was glad that he had not seriously injured the young broker, he strongly objected to apologizing.

Kruger told him that he had placed himself in danger of grave consequences, and that after the way he had handled Tuttle he ought to apologize for his conduct.

Fletcher finally consented to do so, though it was with very ill grace.



"If it's any satisfaction for you to know that I may have to give up my seat in the Exchange on your account, you are welcome to it, Tuttle," said Fletcher, bitterly, after he had apologized.

"It is no satisfaction to me, Mr. Fletcher, and I hope it may not come to that."

"I can't tell. I may get out by the skin of my teeth, but the prospect looks bad at this moment. All my securities are hypothecated at this moment, and may be sacrificed to make good my loans."

"Did you put them up with your bank?"

"I did."

"How much are they worth?"

"Their market value, two weeks ago, was \$350,000. It is much less now, probably—something under \$300,000. The bank advanced me \$250,000 on them, and in view of the decline, I expect to receive a notice requesting me to put up additional collateral. It is impossible for me to do it just now, and so the bank will acquire the right to reimburse itself at my expense."

"Well, that would be hard on you, Mr. Fletcher. As you seem to connect me in a way with your unfortunate situation," went on Arthur, "I'll tell you what I'll do. If you get a notice from your bank, bring it here and I will advance you enough cash to save your securities from being thrown on the market."

"But I haven't any security to offer you!"

"I'll take your note and your word, without any further security."

"You will!" cried Fletcher.

"I will. Mr. Kruger is a witness to my words."

"Tuttle," cried Fletcher, jumping up and grasping the boy broker by the hands, "you make me feel like thirty cents! Your generosity is unusual, and I assure you that I appreciate it. I don't deserve this favor on your part, for I have tried more than once to down you."

"I know it," replied Arthur, coolly.

"You know it?" cried Fletcher, in astonishment.

"Yes. I know that three attempts have been made by you, and Mr. Kruger, and some others I might mention, to do me up."

Tuttle then told the astonished traders how he had been wise to the Eldorado Copper scheme, which had resulted in his clearing nearly a quarter of a million profit at the very outset of his Wall Street career, off a comparatively small capital.

That job had led him to suspect Mr. Fletcher's subsequent apparently friendly offers, and he had refused to do any business with him in consequence.

Both brokers looked guilty, and Fletcher admitted his share in the schemes, and said, in view of the boy's generous offer to help him out of his hole, that he regretted them, and felt heartily ashamed of himself.

"You must have made half a million out of the syndicate," said Kruger, trying to change the topic, which was not pleasant to him.

"I'm not saying what I made," replied Arthur, "but I will admit that I am perfectly satisfied with the outcome of the deal."

"I should think you ought to be," replied Kruger. "Well, Fletcher, I guess we'd better go."

That afternoon Fletcher returned with the bank notice, and Arthur loaned him \$100,000 to save his securities.

"Thank you, Tuttle," said Fletcher, gratefully. "This is truly heaping coals of fire on my head. But you sha'n't lose by it. I will be able to pull through all right now, and I will pay you back every dollar, with interest; and, more than that, I will say, whether you believe me or not, that from this day I am your friend for life, for of all those in Wall Street who claim to be my friends not one would do what you have just done, and I appreciate it."

His earnestness impressed Arthur with the man's sincerity, and he believed him.

Tuttle, the Wall Street Mystery, now became an object of greater interest than ever among the brokers.

It was currently reported that he had made a million by beating the syndicate that failed to boom J. & D., and the traders looked upon him as a young wonder.

They set a watch upon him, and tried to get a line on his movements, after that.

A month later a boom started in L. & S., and though Arthur was in no wise interested in it, word got around that he was connected with the pool that was trying to corner the stock.

His constant presence in the Exchange gallery gave color to the report.

There was lots of L. & S. on the market, and a number of traders, after buying a considerable quantity of it up, decided to try and unload on Tuttle at a good advance.

The young broker was ignorant of the figure he was cutting in the transaction, but he found out one afternoon, as he was leaving the Exchange gallery for a near by restaurant for lunch.

The moment Arthur appeared, a crowd of brokers, who had evidently been lying in wait for him outside, made a simultaneous rush at him.

In an instant he was surrounded by the excited traders, all shouting to attract his attention.

The astonished boy was fairly overwhelmed with offers of blocks of L. & S. stock.

He didn't want any of it, and told them so, but it was some time before he could convince them that he was not buying L. & S., and had no interest at all in the boom.

A year later Arthur rented a larger suite of offices in the Schuyler Building, in order to accommodate his growing business, and he signalized this change by getting married to Elsie Taber and making the lovely girl mistress of a fine residence on the upper West Side.

THE END.

Read "DICK HADLEY'S MINE; OR, THE BOY GOLD DIGGERS OF MEXICO," which will be the next number (137) of "Fame and Fortune Weekly."

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# Fame and Fortune Weekly

NEW YORK, MAY 8, 1908.

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## GOOD STORIES.

The need of the Panama Canal is newly emphasized by the fact that during the past year more than \$40,000,000 worth of merchandise originating in the United States crossed the Isthmus by the Tehuantepec Railway. This is three times the amount carried across in any previous year. The railway was opened early in 1897, and its length, from Coatzacoalcas, on the Atlantic, to Santa Cruz, on the Pacific, is 190 miles. The Panama route increased its business, also carrying between \$12,000,000 and \$15,000,000 worth of goods.

At Lyons, France, a girl 14 years old threw a brickbat at a rat, and hit a dog and broke its leg. In jumping around, in its pain, the dog upset an old woman who was carrying home a basket of crockery, and broke 50 cents' worth. The girl's father refused to pay any damages, and he has been sued by both the owner of the dog and the old woman. He is going to try to show to the satisfaction of the court that a girl that throws brickbats has a right to throw at a rat, and that if old women and dogs get in the way they must take the consequences. The others will probably try to show that no girl ought to be permitted to do any throwing at all, as they are as apt to break a window as to hit the doorstep.

"The banana furnishes us with ink, with handkerchiefs, with wax, with blacking, with excelsior, with oil, with flour, with window cord, with brushes." The speaker, a banana planter, from Jamaica, paused and smiled. "You don't believe me, do you?" He said. "Yet, truly, the banana tree is a wonderful thing. Every part of it serves some good use. Thus the long leaves make a fine excelsior; the juice, being rich in tannin, furnishes a good indelible ink and a good shoe polish; the stems yield a fine quality of hemp, and from this hemp there are made lace handkerchiefs, cords and ropes of all kinds, mats, and brushes. The oil is used in gilding. Of banana flour, the flour ground from the dried fruit, there is no use speaking. You are too familiar with it."

Of all the places in New York where they rob you with a zest and affability that is simply admirable, the one that deserves to stand at the head of the list is a stationery store that has been fitted up in an alcove of a big Broadway restaurant. In there they charge two prices for most newspapers and some magazines. The funny part of it is that not twenty feet away are two more newsstands, where literature, whether of the daily, weekly, or monthly variety, is obtainable at the usual rates. "Doesn't anybody ever kick against such imposition?" asked one customer, who for the first time was taxed an excessive amount. "One person did, once," said the clerk. "That was a woman. Men never do. They are ashamed to make a scene. Women are a shameless lot, when it comes to saving money. That one rebel gave me a dime to pay for

papers that would have cost four cents outside. When I charged her six cents, according to custom, she got mad. 'This is an outrage!' she said. 'I won't take your old papers!' Then she bounced out, without her dime. She never did come back for it, so we didn't lose anything, even on her."

"The locomotive engineer has many things to look out for, and numerous nerve-racking experiences, but there is nothing in the whole category of his troubles that he dreads quite as much as the presence of a woman on the track ahead." The speaker was Assistant General Manager Hustis, of the Boston & Albany. He was riding in his observation engine, with a number of officials and reporters, on a tour of inspection. A woman crossed the track, about 200 yards ahead hesitated, recrossed, and waited till the train passed. "There," continued Mr. Hustis, "is an illustration of what is happening every day. You saw how the engineer slowed up when he saw that woman on the track. He knew just what she would do. But if he hadn't seen her, or anticipated her action, she might have had a narrow escape. I have ridden thousands of miles on the front of our observation engines, and I have seen hundreds of women do that same thing. No one can explain why it is, but if a woman sees a train coming when she is crossing the track, she will invariably go across and then change her mind and go back to the place from which she started."

## JOKES AND JESTS.

"You're a good judge of horseflesh, aren't you, sir?" "I ought to be. I ate in Paris restaurants all summer."

Mother—Didn't I tell you not to go on the ice, sir? You have been on it. Son (who was soaking wet)—No, I hain't! I've been under it.

Pat—What be yer charge for a funeral notice in yer paper? Editor—Half a crown an inch. Pat—Good heavens! An' me poor brother was six feet high!

"By the way, sir," asked the waiter, "how would you like to have your steak?" "Very much indeed," replied the mild man, who had been patiently waiting for twenty minutes.

Teacher (desperately)—Mary Jones! When her ladyship speaks to you, do try and look a little more agreeable. Mary Jones—Please, teacher, there's nettles where I'm a-settin'!

Eva—I hear that your sister Edna has a young dentist calling on her. Katharine—Yes; and when we hear her scream, we don't know whether he is stealing a kiss or pulling a tooth.

"But," said the rich widow, "I'm almost old enough to be your mother." "Oh, never mind that," replied the young man. "My mode of life after we are married will probably cause me to age very fast."

Mr. Sharpp—If there were no women, the men would have nothing to laugh at. Mrs. Sharpp—If there were no women, the men wouldn't want anything to laugh at. They wouldn't feel like laughing.

Lady—What's your father? Urchin—'E's me father. Lady—Yes; but what is he? Urchin—'E's me stepfather. Lady—Yes, yes! But what does he do? Urchin—'E ain't done nothink since we've 'ad 'im.

Jules (facetiously)—This is a picture of my wife's first husband. Jacques—Heavens! What a brainless-looking idiot! But I didn't know your wife was married before she met you. Jules—She wasn't. This is a picture of myself at the age of twenty.



## THE SECRET OF A "SHADOW"

By Alexander Armstrong.

In 18— I was, one night, the guest of the Cheltham Hotel, a well-known hostelry, which was popular with the last generation, but which has since the time of the occurrence I am about to tell you of ceased to exist, said an English detective, as we sat, smoking, upon the veranda of the American Hotel, Strand, London.

I was aroused from my sleep that night in the Cheltham Hotel by the sounds of a commotion below stairs, and looking at my watch I saw that it was one o'clock in the morning.

Some late returning party, tipsy enough to be noisy, I thought, and mentally wishing them anywhere but where they were to disturb me, I turned over and composed myself to sleep again.

Scarcely had I done so when I was startled by a wild shriek and the appalling cry of "Murder! murder! murder!" burst upon the stillness of the night.

I leaped from my couch, hurriedly dressed myself, and descending the stairs, rushed into the office.

There was no one there save a stable boy, who was wringing his hands and trembling with fright.

"What's the matter? What is the disturbance? Who shrieked murder?" I asked.

"Please, sir, I—I—I—" stammered the boy, while his teeth chattered so that he could not speak.

"Tell me what's up!" I cried again, impatiently, and, catching him by the shoulder, I gave him a shake.

"Yes, sir. It's in there—in the back—back—back—"

"Where?" I thundered.

"There," replied the boy, pointing toward the parlor at the back of the bar.

Releasing the frightened boy, I hurried into the little room behind the bar, dignified by the name of parlor.

An excited group of people, the guests of the hotel and the servants, were there, and as I passed the threshold a young man, with a very pale face and great, staring black eyes, which were stony and expressionless, and who knelt beside the body of a man which lay extended flat upon his back on the floor, again uttered the terrible cry:

"Murder! murder! murder!"

A glance convinced me that the youth was an idiot.

"Hush! hush!" said the landlord, Jerrold Jenks by name. "Hush!—that's a good boy!"

As he spoke he patted the youth on the head, as though he were a child.

I saw that the man on the floor was dead, and a hasty examination disclosed a knife wound in his breast.

"He has been stabbed to death?" I said questioning.

"Yes," replied Jenks.

"Tell me all about it, landlord," I said.

"I'll tell you all I know, willingly. That's little enough, though."

"Very well. Proceed."

"Yes, sir."

"Tommy knows! Tommy knows! Tommy knows this is murder! He's dead—pop's dead! Murder! murder! murder!" cried the idiot.

"He's the dead man's son—leastways that's the way he's registered on the hotel book. You see, the murdered man and the foolish boy arrived here yesterday and registered—that is to say, the man registered for both—James Kingsley and son, Edgware, Humbleweight road, Sheffield—that's what he wrote.

"To-night the foolish boy went to bed early, as I suppose, but Mr. Kingsley remained in this here room, writing and drinking. I was in the tap-room taking a bit of a nap, when I heard the sound of a heavy fall, and one awful shriek of mortal agony. In a moment I was wide awake, and I rushed into the back parlor.

"As I reached the door and threw it open, I saw Mr. Kingsley lying upon his back, as he is now, while a powerful-looking

young man, dark complexioned, and with a black mustache, stood over him in a threatening attitude.

"The moment he became aware of my presence, and before I could seize him, the stranger turned and leaped through the window at the side of the room.

"As he disappeared, I heard him mutter:

"'You have cheated the hangman, Jim Kingsley, but you have met a merited fate.'

"A moment after he disappeared, Tommy, the fool, here, came rushing into the room, and set up the terrible cry which alarmed the house. That's all I know about the murder."

An examination of the body revealed in his pocket a card bearing the name Joel Kingsley, Sheffield.

The landlord lost no time in telegraphing to the address the news of the murder, while the frantic idiot was locked up in his sleeping-room, and I investigated still further.

There were tracks under the window which plainly told that the assassin had both entered and departed from the scene of his crime by the window. I followed the tracks in the soft soil until they ended at the pavement of the street. At that point all signs of a trail were lost.

The coroner came in the morning, and his investigation was duly conducted, developing the facts that the deceased had been killed with a long and very slender-bladed knife, and that robbery had not been the motive for the crime, as a well-filled purse was found in his pocket.

That day Joel Kingsley arrived. This man was a hard-featured fellow of sixty years, at least, and he claimed to be James Kingsley's brother.

I noticed that when Tommy, the idiot, was brought into his presence, the half-witted one seemed in mortal terror.

"Tommy wants to stay here! Tommy don't want to go with him! He'll beat Tommy more than pop did! Oh, let Tommy stay here!" the idiot whined, and then he began to blubber.

"Shut up!" growled Joel Kingsley.

Jenks introduced me to the murdered man's brother, and I informed him that I was a detective.

"You're the man I want, then," he said.

"You wish to engage me in this case?"

"That's it."

"Very well, sir. My business is the detection of crime, and I am willing to undertake to find your brother's murderer. Mr. Jenks saw him, you know, and he has given me a description of him. I think I shall find the man, although the case is shrouded in mystery. Can you, from your knowledge of your brother, suggest any motive for the crime? Can you imagine why your brother was slain? As there was no robbery, we have excluded that motive, and the only other one that I can think of is vengeance. Do you know if your brother had an enemy—one who hated him bitterly?" I asked.

"I don't know as he had," answered Joel briefly.

"Were you and your brother on good terms?"

The man gave me a quick, covert glance. He hesitated a moment. I watched him narrowly, without seeming to do so. Finally he answered:

"We were not on the best of terms. James has been for years a stranger to me."

"And this idiot boy of his—what of him?" I asked.

"He is James' son. At least, so James said. The boy was left in my care once, for a while, and I had to punish him for stealing. He would steal everything he could get his hands on. Since that time the boy has hated me. He is a fool, but he has a sort of low cunning of his own."

"Was he attached to his father?"

"Oh, no."

"How was that?"

"James was ashamed of the boy, and he was cruel to him sometimes. I don't think Tommy loved his father."

Some further conversation ensued, and at the end of it I found myself in possession of a retaining fee, and had been regularly engaged to hunt down the mysterious assassin of James Kingsley.

I tried a cunningly worded "personal," which purported to be from a lady, but although it appeared several days in the newspapers, my man paid no attention to it.

Fate, or chance—call it what you will—often does more for



us than our own astuteness. It is the ability to grasp at a chance before it is gone, and to discriminate as to what is a chance, that makes a successful detective.

One day, at noon, I sat beneath a large tree in the Avenue Park—one of those small oases in the desert of the great city—watching the moving throng on the street beyond, when two men, who were approaching from opposite directions, met at a little distance from me, and the trunk of the tree concealed me from them.

I obtained a good view of the faces of these men while I remained myself unseen. I could scarcely repress a cry of exultation, for one of the men was the living duplicate of the description which Jenks had given me of the supposed murderer of James Kingsley in the Cheltham Hotel.

I could, perhaps, have arrested him then, had I been so disposed, but there would have been a certain risk to run.

The supposed murderer and the man who had met him were both powerful fellows. Had I rushed upon them, their united efforts might have defeated me. I determined to track my man and capture him in a quiet way, when he could be taken by surprise.

The two men were evidently acquainted. A strange conversation followed between them:

"Did you place the jigger?" asked my man.

"Yes."

"Are we right?"

"As a trivet."

"For to-night?"

"Yes."

"Anything new?"

"Nothing."

With the exchange of these remarks, which I saw not the meaning of, the two men separated.

I shadowed the suspected assassin. All that day I followed him. Toward nightfall he entered a boozing den in St. Giles Street, and I followed him. His conduct in this place, which was an underground den of vice, where the crooked classes of both sexes congregated, was peculiar, and he was now in disguise. He seemed to be watching for some one; and when, near the hour of midnight, three men left the underground den, he followed them. His method was that of an experienced shadow.

At the corner, near the den from which he had just emerged, the man I was following met a person who had evidently been waiting for him, concealed in the dark shadows of a wall, while the three men who had preceded my man passed him.

But a few words were exchanged between them, but I drew near enough to hear them.

"Everything is fixed," said my game.

"Are the boys on hand?" asked the other.

"Yes."

"Good!"

"Good-night. I am going home. You cannot fail. We shall have accomplished a good work by morning, Frank," said the man whom I suspected of murder. Then they parted.

I still followed my leader. He led me a long distance. Finally he entered a residence in Mayfair Terrace, and I remained on the watch until dawn of day.

While yet the fog hung over the city, the door of the house which I had watched with continual vigilance all night long opened, and the man I had tracked to his lair that night came forth, muffled in a cloak.

"Where can he be going thus early?" I wondered.

The only way to assure myself on that point was to follow him. I did so.

The man I was following came face to face with a well-known police detective, who was the terror of all criminals. The detective and the supposed assassin exchanged greetings, and each passed serenely on his way.

The first newsstand which he found open at that hour received his patronage.

I bought the same morning paper that I saw him purchase, turned to the page that I saw him reading, and the following heading caught my eye at once, as it was in large, bold type, especially calculated to attract attention:

# "A CUNNING CAPTURE.

THREE OF THE MOST NOTORIOUS BANK ROBBERS IN ENGLAND SECURED.

*The capture the result of a 'plant' arranged by Police Sergeant Dorran, better known as 'The Shadow.'*

Full particulars in second edition. News received too late for the present paper. Watch the noon issue, etc."

When I had read this I was somewhat startled by hearing the man whom I was following say to himself:

"Good! Everything must have worked like a charm. This is a great success for The Shadow, and it ought to be the means of advancing him. I must see the captain now."

The remarkable assassin, as I mentally designated the man whom I was following, kept on at a swinging gait for half an hour, and I was becoming somewhat weary of following at a like rate of speed. He reached a hack stand as I was asking myself if this trail would never end, and, calling a cab, entered it and was driven rapidly away. I leaped into another.

To my complete amazement, a few moments later the cab containing, as I supposed, the assassin of James Kingsley, came to a halt before the Central Police Station of East London, and the man I had tracked so faithfully leaped out and entered the building. I leaped from the hack and followed him.

The man I had followed stood at the captain's desk, conversing with the head of the department in a familiar way.

"Who is that man?" I asked a detective I chanced to know.

"He is Dorran, known as The Shadow, and the most expert shadow in the profession. He is the man who put up the job which resulted in the capture of the three fly cracksmen last night," replied my acquaintance.

After a moment's reflection I determined to tell Dorran all, and ask him to assist me.

I introduced myself and told him the story of the murder of James Kingsley at the Cheltham Hotel, how perfectly he resembled the man whom the landlord had so minutely described to me, and how I had followed him, believing him to be the murderer. When I had concluded my narration, he said quietly:

"I am the man the landlord saw in the room with the murdered man. I am the very man he described to you!"

Amazement rendered me silent. Dorran seemed to enjoy my astonishment. Finally he said:

"When I was but a young boy, my father was murdered by an old enemy, in my presence, and I alone saw the deed. The face of my father's assassin was indelibly stamped upon my mind, and when all the officers of the law, police detectives and all, had failed, I resolved, when I became a man, that I would seek my father's assassin, and find him, too, if he yet lived. It was thus that I became a detective. But the years went by, and I never met the man who killed my father until a month ago. Then I met him—came face to face with him on the streets of London—but he escaped me then, although I struck his trail again, and I will tell you now that my father's murderer was James Kingsley.

"I traced him to the Hotel Cheltham. I was standing over him, looking down into his face as he lay dead upon the floor, with my hands clenched with rage, when the landlord came in, and, as he said, I leaped through the window and escaped. I am not guilty of James Kingsley's death, though. Oh, no! no! I meant to capture him and lead him to the scaffold!"

"Then, in Heaven's name! who murdered Kingsley? This affair is becoming more mysterious than ever!" I cried.

"I will explain the mystery. I will tell you who killed James Kingsley. I was peering in at him, as he sat at the table, when Tommy, the idiot, crept into the room, and before I comprehended his purpose he drew a long, slender knife from the back of his neck and buried it in Kingsley's heart. Then restoring the knife, to which a string was attached, to its hiding place, the idiot sneaked out of the room, while I entered it, to assure myself that the man who had killed my father was really dead."

We searched the idiot, and found suspended from his neck a long, slender knife, still stained with blood. The mystery of James Kingsley's murder was solved, and his murderer was confined where he could harm no one.



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